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THE AMERICAN LEGION

The Magazine for a Strong America

Vol. 128, No. 5

May 1990

ARTICLES

WHEN THE LEGION COMES TO TOWN

Preparing a host city for a National Convention takes years.

12

MONEY FOR THE ASKING

Your state may have money waiting for you.

By Phil Nelson

16

HOW LEGIONNAIRES CAN HONOR AMERICA'S HEROES

Symbols of war and remembrance need support.

20

WHERE HEROES DWELL

Arlington's solemn beauty honors our war dead.

23

A NATION AT WORK

Labor Secretary Elizabeth Dole discusses the nation's employment scene.

26

DEMOCRACY: A BLUE-CHIP INVESTMENT

Is the "domino theory" working for democracy?

By Ronald J. Getz

28

MIND YOUR OWN BUSINESS

The entrepreneurial spirit thrives among retirees.

By Phyllis Zauner

30

THE GREAT BUDGET JUGGLING ACT

A report card on the Gramm-Rudman-Hollings budget law.

By Oliver Starr

32

SHOULD MILITARY WOMEN SERVE IN COMBAT?

The president of N.O.W. and a former Army officer debate the issue.

34

THE PLASTIC MERRY-GO-ROUND

Some credit-card consumers get taken for a ride.

By David E. Wilke

38

VA BUDGET BATTLE RESUMES

The FY 1991 budget request has good and bad news for veterans.

43

WASHINGTON CONFERENCE REPORT

Flag amendment, VA funding and Agent Orange are top concerns.

46

DEPARTMENTS

BIG ISSUES *Should The United States Lift Trade Restrictions With The Soviets?*

10

LETTERS

4

MONEY SENSE

18

VETERANS ALERT

50

COMMANDER'S MESSAGE

8

VETERANS UPDATE

40

PARTING SHOTS

72

YOUR AMERICAN LEGION

14

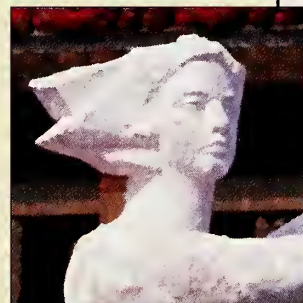
LEGION NEWS

48

COVER *Funeral detail. Photo by Art Stein.*



23



28



30



THE AMERICAN LEGION MAGAZINE, a leader among national general-interest publications, is published monthly by The American Legion for its 3 million members. These military-service veterans, working through 16,000 community-level posts, dedicate themselves to God and country and traditional American values; strong national security; adequate and compassionate care for veterans, their widows and orphans; community service; and the wholesome development of our nation's youths.

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Clarification

Your "Convention Highlights" (November) left the erroneous impression that I told Legionnaires the report of Japanese monk Ganshin Yoshida, who was imprisoned in Vietnam with Americans, was "absolute nonsense." My reference was related to numerous, greatly exaggerated press reports which received worldwide attention. As I explained in my briefing, Yoshida suffered a series of serious strokes which, according to his doctors, have left him incapable of sustained rational thought. As I explained in my briefing to Legionnaires, Yoshida was held during his imprisonment in some facilities with which we are familiar. These Americans were not POWs but civilians arrested after the end of the war for alleged civil violations of Vietnamese laws.

*Col. Joseph A. Schlatter
Defense Intelligence Agency
Washington, D.C.*

Women's Stamp

The National Federation of Business and Professional Women's Clubs Inc. has proposed the issuance of a postage stamp honoring women of the U.S. military. The U.S. Postal Service requires new issues to have grassroots support. Individuals who support such a stamp should write to: Citizens Stamp Advisory Committee, c/o Stamp Information Branch, U.S. Postal Headquarters, Washington, D.C. 20260-6352. Letters need say no more than: "I believe a postage stamp should be issued honoring women of the military."

*Katherine Haig
Mukwonago, Wis.*

Gun Control

The barrage of high-caliber, anti-gun articles in the media suggests that a carefully orchestrated campaign is now in progress. However, in our nation's capital there were more than 400 murders in 1989 alone. The public should be alarmed. But what is overlooked is that Washington, D.C., also has the most stringent gun-control laws.

Ranked No. 1 in violent crimes, Washington's murder rate is 3,300 percent more than that of North Dakota,

the state with the fewest violent crimes. Other comparisons are equally dramatic. States with low murder rates all have reasonable firearm laws, but in Washington, D.C., the nation's murder capital, guns are completely banned.

The impetus behind gun control is not the concern about gun crimes. The impetus, conceivably, is coming from sources that simply want to take away our guns and want to subvert our constitution and the protection it guarantees us from a despotic government.

*Russell Stepanchak
Columbia, Pa.*

Agent Orange

Why won't the government admit that those who have skin cancer, cloracne or other known service-connected problems caused by dioxin exposure are entitled to disability compensation? The answer is simple: the potential cost of claims. But in my own case, it would cost the government nothing because I am already 100 percent service-connected disabled. My heart goes out to those warriors who fought an unpopular war and now have to fight to receive any VA care.

*Howard C. Funkhouser
Danville, Ark.*

While there are dedicated personnel in federal health agencies at all levels, the directives of those higher up are to confuse, mislead and avoid implication of responsibility of directors and politicians, but the average citizen is left to suffer the costs and consequences.

*William Barbour
Jacksonville, Ore.*

The February issue was outstanding. Nat'l Cmdr. Miles S. Epling's message and the other articles about Agent Orange should make some politicians and top-flight bureaucrats wince.

*Lawrence Bauer
Quincy, Ill.*

Your articles about Agent Orange reflect my experiences with VA and the Defense Nuclear Agency. The studies forwarded to me were embarrassing in their inaccuracies, assumptions and conclusions. As a participant—

Nagasaki—I find the statements were not true and studies obviously distorted. Nat'l Cmdr. Epling and Sen. Thomas Daschle used descriptive and accurate phrases, such as "hiding the truth seems to be a full-fledged obsession."

*Harry F. Hooley
Ft. Worth, Texas*

The Commander's Message and other informative articles in the February issue lead to one conclusion about the proper use of the so-called peace dividend: The deficit be damned; war veterans' needs have been ignored too long. Any savings in defense dollars should be used to help our veterans.

*Donald F. Abdow
Waterbury Center, Vt.*

The problems associated with Agent Orange are not limited to exposure in Vietnam. Agent Orange returned to the United States in helicopters and as residue all over other equipment. I am a retired civil service worker who was exposed to those monstrous chemicals. I worked in this "white powder" almost daily in 1966 and 1967. The Army has no records of it, but I and many others worked in this white powder without any safety equipment provided by the government. These chemicals have ruined my career, my health, and maybe my family's health as well.

*William P. Maher
Corpus Christi, Texas*

I read the Commander's Message in the February issue and it really broke my heart. Too many veterans who gave the best of their lives to keep democracy as a way of life are forgotten by our own government. I suggest we start a veterans' fund to help those in need while their cases are being decided by VA. We have to look out for each other.

*Cruz Morales
Jayuya, Puerto Rico*

As a Vietnam veteran, when I walked into the VA health clinic in 1981 for my health problems, I was advised to take an Agent Orange exam. At that point, I wasn't concerned about Agent Orange but about the causes of my illnesses. To

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make a long story short, during the years since then, I have been hassled by VA not only about problems which appear to be from Agent Orange but also about unrelated injuries. Based on my conversations with many other Vietnam veterans, I am not alone. I commend you for the outstanding articles. They have boosted my morale and, I'm sure, others. I'm passing my magazine along to other veterans who don't get it. Keep up the good work.

David J. Flory
Beloit, Ohio

Obit Flags

After seeing a newspaper obituary with a small American flag printed by the veteran's name, I believe this fine tribute needs to be expanded. This token of thanks not only gives recognition to the deceased veteran, but it also helps readers quickly identify one who served our great country. I'm sure there are many dedicated Legionnaires who would accept the challenge of promot-

ing this idea throughout the United States in remembrance of our departed comrades.

Donald R. Winchell
Mesick, Mich.

POWs

It is unthinkable that two high-ranking elected officials can discuss normalizing relations with Vietnam ("Big Issues," February) and not even once mention our POWs still held in Indochina. Haven't the last two presidential administrations been told that the POW issue is our highest national priority?

Ronald R. Cummings
Ottawa, Ill.

Blind Vets

When the January 1990 issue published the article "Where Veterans Learn To See," I was a learner at Hines VA Blind Rehabilitation Center in Illinois. Many veterans are unaware of facilities like Hines and don't know that

you don't have to be totally blind to receive training. If you know any veterans with serious visual impairment known as legal blindness, please tell them to write to the Blinded Veterans Assn., 477 H St., Washington, D.C. 20001, and check with the VIS or VIST coordinator at their nearest VA Medical Center. Note that the only regret the veteran in the story had was that he hadn't gone to Hines sooner.

Robert L. Smith
St. Paul, Minn.

Memorial Day

We're now in a new decade and Nat'l Cmdr. Miles S. Epling is performing his job with dedication for which we all can be proud. Let's join hands on Memorial Day and make him proud. Let's fill our parades with Legionnaires in their blue caps. Let us stand tall and be counted on Memorial Day.

Hank Jackson
West Hurley, N.Y.



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MEMORIAL DAY: WAS IT REALLY WORTH IT?



ANY of you are aware of the special journey I make each time I visit our nation's capital. I go to the Vietnam Veterans Memorial and visit with friends whose names are on that beautiful,

granite wall of valor.

During one visit, I discovered I wasn't alone. An older couple several yards away from me stood silently in front of one of the polished, black panels. They moved closer and both reached out to touch a name, and their fingers slowly traced the letters. Perhaps they were remembering a son or a nephew. They might have been paying their respects to the boy who once lived next door to them.

The woman began to weep and the man wrapped his arm around her shoulder and pulled her close. He touched his own eyes with the back of his free hand. After several moments of reflection, they turned and walked away.

A cynic might have witnessed the scene and wondered if the Vietnam War—if any war America has been forced to fight—was worth the cruel and expensive price. The countless lives ended by bullets and bombs. The grief of widows, children, fathers and mothers. All of the destruction and mayhem. The uphill battle to rebuild shattered lives. *Was it worth it?*

Near the Vietnam "Wall" is another memorial that honors a man who understood fully what a memorial day was all about. Chiseled on one of the walls of the Lincoln Memorial is the President's most famous speech, a eulogy made on the bloody battleground at Gettysburg, Pa., Nov. 19, 1863:

"... It is for the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be dedicated to the great task remain-



Nat'l Cmdr. Miles S. Epling

ing before us—that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion—that we here highly resolve that these dead shall not have died in vain—that this nation, under God, shall have a new birth of freedom—and that government of the people, by the people, for the people, shall not perish from the Earth."

ACYNIC in Abraham Lincoln's time might have heard those words and wondered if freedom and unity of the nation were so dear at the expense of 500,000 lives, when brother fought brother in the Civil War. *Was it worth it?*

Across the Potomac River, a few miles from the Lincoln Memorial, is Arlington National Cemetery. Buried beneath those endless rows of crosses, Stars of David and headstones are men and women whose greatest desire, like most of us, was to live in a peaceful world and pursue their dreams.

At Arlington, four servicemen representing World Wars I and II, and the

Korean and Vietnam wars, are enshrined at the Tomb of the Unknown Soldier. All across America, cemeteries are filled with military headstones marked "Unknown." We don't know their names or what they looked like. We'll never be able to thank them for what they did for all of us.

The cynic perhaps would question the wisdom of those who went into battle and lost their lives defending America. *Was it really worth it?*

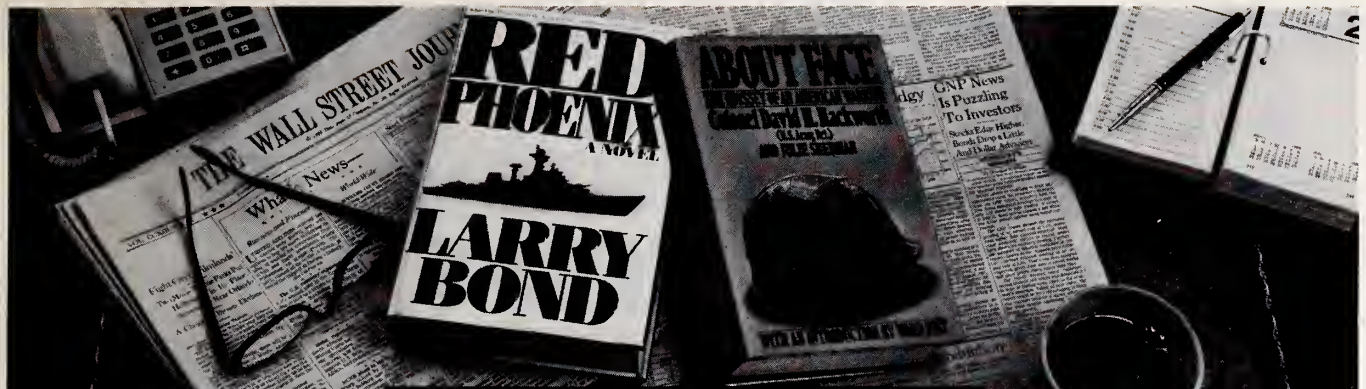
Memorial Day is a day of flags, flowers and speeches. We visit memorials and monuments to honor our war dead. We promise never to forget as the lonely notes of "Taps" are played.

While it's a day to remember those whose lives were cut short, Memorial Day also is for the living. It challenges us to pursue our destiny of shaping a nation and world free from fear and want; it reminds us of our duty to preserve and defend our nation's ideals of freedom, justice and government by "We, the people."

Throughout my tour of duty as your National Commander, I continually have witnessed how you preserve the memorials of those who have died serving our country. You proudly display and wear the United States Flag, not just on patriotic holidays but every day. You constantly show your devotion to your communities by your many good works and service to the needy. These are among the tasks that President Lincoln meant when he spoke about "unfinished work," and legacy for the living on Memorial Day.

Each time I visit my buddies at the "Wall," I see their faces, and hear their voices and laughter from when we served as young Marines in Vietnam in 1968. I can hear their reply to the cynic, for they alone have the answer:

It was worth it. It was entirely worth the cost. Let's never forget the price they paid. Let's never forget to remember. □



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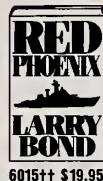
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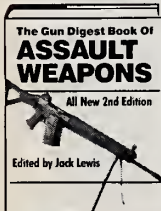
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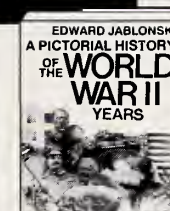
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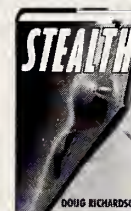
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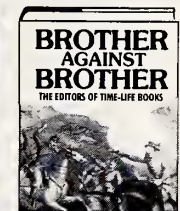
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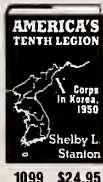
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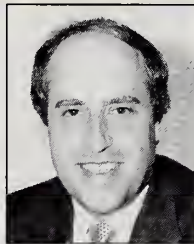
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SHOULD THE UNITED STATES LIFT TRADE RESTRICTIONS WITH THE SOVIETS?

Rep. Dan Glickman, D-Kansas

Having recently returned from Moscow, where I held extensive conversations with Soviet officials, including Chairman of the Council of Ministers of the USSR, Nikolai Ryzhkov. I am convinced it is time for the President to waive the Jackson-Vanik Amendment restrictions on U.S.-Soviet trade, but only if the Kremlin provides assurances that human rights advances will be sustained and enhanced.

YES



It is clear to me, however, that without external assistance in the form of greater access to Western goods, particularly Western agricultural products, *perestroika* is imperiled. I fear our failure to recognize the progress made to this point will jeopardize future reforms in ending human-rights abuses in the Soviet Union.

The Soviets have a tremendous appetite for agricultural assistance to complete the reforms initiated by the Gorbachev government. Although they are major food producers and the second-leading growers of wheat in the world, bread shelves in the Soviet stores often are barren, and queues for basic foods are common. Even the casual observer notices the inadequate grain storage and handling, and a failure to apply even the most basic advances in farming.

If Gorbachev cannot feed the Soviet populace and upgrade the diet of the average citizen, he will be unable to sustain the domestic political climate needed to implement further human-rights reforms and to improve relationships with the West. At nearly every meeting we had in Moscow, Soviet officials expressed a strong desire to double or triple purchases of American soybeans to provide adequate supplies of protein feeds for their struggling livestock industry.

First, there must be assurances that current emigration levels will be sustained and that several hundred of the longest outstanding emigration requests be resolved. With these assurances, which the Soviets appear willing to provide, and with the recognition that a waiver of Jackson-Vanik would be regularly reviewed in light of sustained progress, the President should propose a waiver for one year.

My discussions with Soviet officials convinced me that the most important benefit of lifting Jackson-Vanik for the immediate term will be the show of U.S. support for Gorbachev's human rights policies, which could lead to further reforms. ☐

Sen. James A. McClure, R-Idaho



NO

While debate continues on the future of Soviet leader Mikhail Gorbachev's *glasnost* and *perestroika*, there is agreement on at least one point: The West wants the people of the Soviet Union to enjoy the democracy and human rights that many of us take for granted.

But how do we in the West help them achieve those goals? Here the consensus falls apart, especially over the question of lifting the Jackson-Vanik Amendment, which ties "most-favored nation" trading status and economic credits to improved Soviet emigration practices. Do we reward Gorbachev for his impressive progress so far and place our faith in his assurances of continued action? Or do we hold out for permanent, institutionalized reforms in emigration and other human and political rights?

I believe it's too early to waive or repeal Jackson-Vanik. To do so would imperil the reform process. The danger in granting premature most-favored nation status, and all of the financial credits and other benefits that would flow from that decision, is that we would give Gorbachev what he wants, before he gives us what we want. Perhaps more important, we will have given Gorbachev's hardliners what they want without the concessions we seek.

This is not just one U.S. senator talking. Sergei Grigoryants, editor of the Soviet magazine *Glasnost*, was asked what a most-favored nation waiver and the resulting Western financial aid would mean for the reform process at this time. "It would have very serious consequences," he wrote. "It would help the regime to remain undemocratic. Eventually, aid brings disastrous results because instead of curing the illness, it aggravates it."

The late Andrei Sakharov, a giant in the Soviet reform movement, agreed. "It would be wrong to think that financial aid would advance the process of liberalization in the Soviet Union," he said. "Western aid could be counterproductive, driving the illness under the skin and making it impossible to achieve any change."

These are men who have lived and suffered under the Soviet system. They know the Soviet system. Even in today's more tolerant atmosphere, it took a great deal of courage to say this about one of the Soviet government's most-cherished foreign policy goals. I think we owe it to them to listen. ☐

YOUR OPINION COUNTS, TOO

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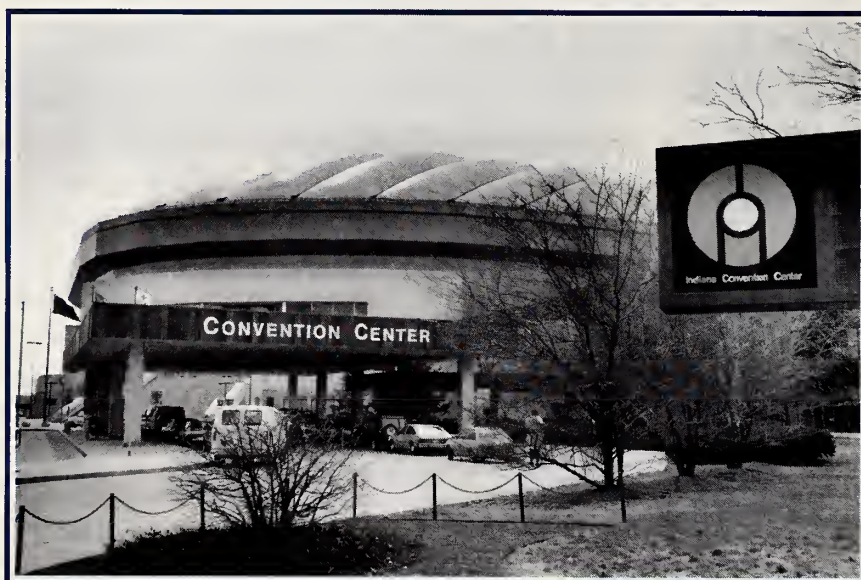
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WHEN THE LEGION COMES TO TOWN



CONVENTIONAL—The Indianapolis Convention Center is the site where Legion commissions will meet and national convention delegates will conduct business.

AN AMERICAN Legion National Convention has to be choreographed as meticulously as a Broadway opening, and the 1990 convention in Indianapolis will be no different. Unlike a stage play, there are no dress rehearsals and second-night chances to redeem yourself.

When Legionnaires check into their hotel rooms and are shuttled to the convention site, enjoy the annual parade and festival, or participate in any of the many activities, it's easy to miss the behind-the-scenes work it takes to stage a convention.

"Planning a convention begins five years in advance," said James J. Charleston, chairman of the National Convention Commission. "That's how far ahead a convention city is selected." After Indianapolis, conventions will be in Phoenix, Chicago, Pittsburgh and Minneapolis.

Charleston said that competition between cities is fierce and for good rea-

son. The projected amount of money that Legionnaires will spend in Indianapolis is \$20 million. Indianapolis officials estimate that as much as \$100 million in "rollover" money will be generated because of Legionnaires' spending.

The on-the-scene work of a convention begins 2½ years before the event. A state corporation is formed, backed by a \$50,000 bond from the host city. The corporation, which is administered by Legion officials from the host department, is responsible for organizing key committees such as the Badge and Packet committee, which ensures that 12,000 to 14,000 convention packets are assembled and distributed; and the Parade and Distinguished Guest committees. Other Legion volunteers work on committees responsible for memorial services, exhibits, transportation and registration information.

"Nothing is left to chance," said Charleston. "There are always surprises and things you can't prepare for. It could be a problem in parade lineup or a glitch with someone's hotel reservation."

Still, somehow, all the planning and preparation comes together by the time the convention curtain goes up. Three months before the convention begins, National Convention Director Robert Radke and his division staff move to the convention city and tackle the logistical problems that must be handled before opening day. Vehicles must be leased, local businesses must be contacted to ensure that food and other services will not be in short supply, and mountains of paperwork must be completed to obtain the permits and licenses required to conform to state and local ordinances.

Room assignments always are a major concern, Radke said. Rooms are assigned according to Departments' recruiting records during the membership year. Hotels and rooms closest to the convention center where delegates meet are assigned to those Departments who come nearest to their assigned new-member recruiting goals. Because contract agreements must be signed well in advance of the convention, December membership figures are used.

Usually, the convention is conducted during the Labor Day holiday. This year's convention will be Aug. 24-30, because of a scheduling conflict. The American Legion Indiana Convention Corporation contracted with 35 hotels to provide more than 6,000 rooms. Legionnaires and their families will be shuttled by bus to and from their hotels and motels to the Indiana Convention Center, where delegates will convene for business sessions.

Traditionally, there are always special events offered by host cities to entertain Legionnaires. This year's convention will offer football aficionados the chance to see the Indianapolis Colts take on the Philadelphia Eagles in an NFL pre-season game. The Colts management have made 7,000 tickets available to the Legion at a cost of \$23 each, plus \$2 handling. Tickets can be obtained by completing and mailing the order blank on page 62.

Radke said 30,000 Legionnaires are expected to attend this year's convention. "For many, it will be the first time they've seen National Headquarters," he said. "Indianapolis also is centrally located in the Midwest, easily within a day's drive for most of our members."

But long before the first conventioneer arrives and Nat'l Cmdr. Miles S. Epling bangs the opening gavel, the behind-the-scenes work goes on to ensure a first-class event. □

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IF YOU KNEW SAL...

THE tide of Sons of The American Legion membership has been rising the past decade and has yet to crest. In its wake, SAL members have continued to help veterans and donate money to charities such as the Juvenile Diabetes Foundation, Make-A-Wish Foundation and The American Legion Child Welfare Foundation.

"We have reached an all-time membership high because of the principles of our organization and our service to veterans," said SAL Nat'l Cmdr. Chuck Belles of Virginia. "With the VA budget cutbacks, it's tough out there, and the SAL gladly pitches in to help our nation's veterans."

During 1989, SAL's 109,000 members volunteered more than 56,000 hours at VA hospitals and VA homes, and contributed more than \$175,000 in aid to veterans. This year, SAL aims to increase its membership to a record 120,000 and volunteer at least 100,000 hours helping veterans.

In addition to the membership and volunteer service goals, Belles has asked all Squadrons to conduct fund-raisers for the Legion's National Emergency Fund, which was created to assist Legion families and Posts that were victims of natural disasters such as Hurricane Hugo and the California earthquake. Last year SAL's National Executive Committee approved a \$10,000 donation to the fund.

To help make their goals attainable, members pledge themselves to the SAL's "Ten Ideals" of patriotism, health, training, knowledge, honor, faith, helpfulness, courage, reverence and comradeship. To recognize outstanding achievement in service, the SAL NEC recently created the Volunteer of the Year Award. Squadrons nominate candidates for the award to their Detachments and entries are judged each year at the SAL National Convention.



SAL PAL—Raymond Giehill, a 5-year-old SAL member, visits with Tex Black, a patient at Indianapolis' VA hospital.

Older SAL members also pledge themselves to the "Five-Point Program of Service" and receive medals when they demonstrate outstanding dedication to patriotism, citizenship, discipline, leadership and Legionism.

SINCE the inception of SAL, dedication to country, veterans and the Legion have been the organization's mainstays. Their increasing membership is evidence of SAL's importance to our country," said Nat'l Cmdr. Miles S. Epling. "I'm proud to know my sons, Thomas Shane and Travis Michael, are growing up in the Legion family tradition through SAL."

Before SAL was created, several informal organizations composed of sons of WWI veterans were formed with many of the same goals as SAL. Recognizing the need for an organization of veterans' sons, the delegates at the 13th National Convention voted to create an organization for the sons of American Legion members. At the 14th

National Convention in 1932, the Sons of The American Legion was founded.

Since the beginning of the SAL, there has been only one class of membership: active. Membership is not restricted by age. Newborns to 60 year olds fill the SAL's ranks. Membership is limited to sons, adopted sons and stepsons of members of The American Legion; or male descendants of veterans who died in service during World War I, World War II, the Korean War, or the Vietnam War; or the male descendants of those who died after honorable discharge from wartime service.

The SAL is organized through Detachments, equivalent to Legion Departments, and Squadrons, sponsored by individual Posts. Squadrons use the Post number of their sponsor Post and Squadrons function as an adjunct to Posts, helping with Post fund-raisers and maintaining the Post home. Also, some Squadrons, in conjunction with their sponsoring Posts, have furnished color guards, drill teams, and drum and bugle corps during holidays.

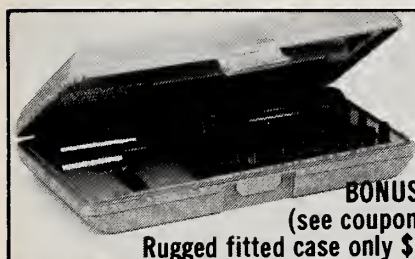
During the SAL's 58 years of existence, its membership has fluctuated. Before World War II, SAL membership was on the rise, with more than 65,000 members. After the war, when many SAL members returned and joined the Legion, SAL's membership declined to less than 15,000. Currently, during an all-time membership high, SAL has about 3,900 Squadrons and averages 150 new Squadrons per year.

"In the past decade, Americans have experienced a renewed sense of obligation and family," said Belles. "SAL's goals have always adhered to those ideals, and we will continue to grow because of our beliefs." □

For more information about the Sons of The American Legion, including how Posts can sponsor Squadrons, write to Internal Affairs, The American Legion National Headquarters, P.O. Box 1055, Indianapolis, IN 46206.

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MONEY

FOR THE ASKING



DEPARTMENT OF MONEY—All states operate unclaimed property offices which hold unclaimed money from bank accounts, royalties and other sources.

By Phil Nelson

IF YOU are related to William Amos Hansen, the state of Oregon has terrific news for you. The will he scribbled on a newspaper just before he died isn't valid, and Oregon's Unclaimed Property Division wants to find the rightful heir to a \$151,000 legacy.

The Texas Treasurer has equally good news for Fred Bedell Alvarez, an itinerant musician last heard from in 1976. Faithfully, he deposited \$100 monthly in his Houston bank account, then dropped out of sight. When he's found, he'll be \$32,540 richer.

Unusual? Not very. Large windfalls are rare, but it's estimated that one person in 10 is owed some form of

Phil Nelson is a free-lance writer who resides in Sonoma, Calif., and a frequent contributor to various general-interest magazines.

unclaimed property—from dormant bank accounts, foreclosure balances, uncashed dividend checks, oil royalties, utility deposits, insurance policies, unclaimed wages, unused gift certificates, or furs left in storage.

In the past, controls on unclaimed assets were loose. But new laws require unclaimed property to be turned over to the state treasurer or comptroller after five to seven years, depending on state regulations.

Every state now has an unclaimed property division finding those who have money coming, and enriching thousands of unsuspecting people with that phone call everyone dreams of, "Hello, I've got money for you."

Most states begin searches by publishing names in newspapers. Some states post lists in libraries and court-houses. The Texas list of 110,000 names generates 125,000 phone calls a year.

In some states, clerks set up computers in shopping malls and fairgrounds so passers-by can stop and see if some assets might be theirs.

Grade-school children who tour the

Kansas Capitol can search a computer list for their family name. "Out of 15 kids in a group," said the division manager, "at least one will find money for parents or grandparents." The success stories make her day worthwhile. "One man came in after discovering that his name was on the list. We found he had a string of dividends from a stock split. He walked out with more than \$10,000."

How do people lose all that money? Stockholders move and don't tell the transfer agent. Sometimes people return from a trip with unused travelers' checks, put them aside for a rainy day, then forget about them, and American Express enjoys a substantial float from those unused checks.

Or, perhaps, the rightful owners don't much care. California is holding a small check for Greta Garbo, and Richard Nixon has a \$52 Pacific Bell refund waiting for him.

It all adds up. Right now, more than \$3 billion is waiting to be claimed. Finding out if any unknown assets belong to you should be easy. A phone call or letter is usually all it takes to discover if you're on an unclaimed money list. Inquiries should be addressed to the state treasurer or director of unclaimed property.

One of the more intriguing aspects of the unclaimed property searches is the forgotten treasures abandoned in safe-deposit boxes.

When rent is overdue for six months, the bank is allowed to have a locksmith drill it open and store the contents until later, when the items may be auctioned and the money saved for the owners.

These uncollected billions have spawned a lucrative industry for sleuths who scan lists and seek rightful owners, for a fee of 35 percent to 50 percent of the money found. One such sleuth, William Linhart, has some advice: "If anyone offers to find inherited money, but demands up-front money, beware."

States sometimes work together through a cooperative network in searches. For example, when Ohio authorities had difficulty convincing an elderly Cleveland woman she had \$20,000 coming, they found the woman's daughter after contacting authorities. The daughter finally convinced her mother it was all right to let them in the house.

Generally speaking, though, giving away money isn't much of a problem. Authorities in 50 states do it every day. Maybe they're looking for you. □

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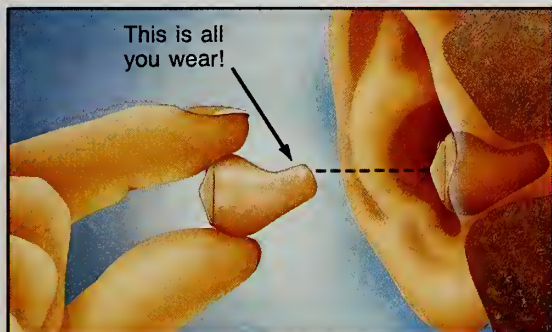
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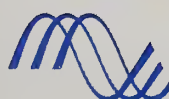


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The odds that your federal tax return will be audited are remote. But good records and a cool head will help if it happens.



WHAT IF THE IRS AUDITS YOU?

By William Sullivan

THE prospect of the Internal Revenue Service auditing your tax returns is not a happy one, but an audit doesn't have to be the nightmare that most taxpayers think. By knowing what an audit entails and what is required of you, you won't be caught off guard.

The answers to the following often-asked questions will give you an understanding of the audit process and what to expect, should the IRS ever challenge your returns.

What is a tax audit? There are three types of tax audits, each requiring different amounts of information. The most common is the *mail audit*, conducted entirely by mail, that requests verification of a particular item on your tax return. The *desk audit* requires that you bring documentation substantiating certain deductions you have claimed to a meeting with an IRS representative. The most formal audit is the

field audit, which requires an IRS representative to review your entire tax return at your home or office.

Can anyone be audited? Yes, under the Taxpayer Compliance Measurement Program, anyone who files a tax return is a candidate for an audit, regardless of whether deductions are taken. Through this program, the IRS routinely asks for back-up documentation on 50,000 tax returns picked at random each year.

Are some people more likely to be audited than others? In general, the likelihood of an audit grows as your reported income increases, but specific items raise a red flag to the IRS. These include overly complex returns and tax return information that doesn't correspond with the W-2 and 1099 Forms supplied to the IRS by employers, banks and brokerage firms. Also drawing the IRS's attention are larger-than-average deductions for medical expenses, entertainment, home, office or auto expenses, charitable contributions, casualty loss, alimony, sales tax or hobby loss.

How does the IRS make its selection? A special computer program called the "discriminant function system" helps to select those returns most likely to produce additional tax revenue. The system

identifies parts of a tax return more likely to have errors—evaluating each return on the basis of income, type of deductions, tax credits, investments and a variety of other criteria. Since the IRS started using this system in 1969, the average revenue taken in by an audit has increased dramatically. In 1988 alone, the IRS audited 1,060,807 individual tax returns through field or office audits and recommended additional tax and penalties of \$19.2 million.

What can I do to avoid being audited? Providing extra documentation with your tax return on complicated or unusual items can be a good preventative measure. For example, the IRS might be less inclined to question a large medical deduction if you supply a photocopy of the doctors invoice, rather than a canceled check.

How can I prepare for an audit? The first thing you should do is call your tax accountant. If you prepared your own return, you should consult with a tax accountant. If you feel ill equipped to handle a desk audit or field audit, it might be worthwhile to bring your accountant with you. However, accountant fees can rapidly mount, because some audits take several hours.

What happens after an audit? The IRS will notify you by mail of the amount you owe, or the amount the IRS owes you. If the IRS decides you underpaid, you will be assessed the amount in question plus any penalties, and interest is compounded daily on that amount. You have 30 days to begin to pay or appeal the additional charge if you still disagree with the findings of the local IRS office.

Is there a statute of limitations for audits? The government has three years to challenge most tax returns, although six years is the limit on returns that under-report income by 25 percent or more. There is no time limit to audit fraudulent returns. It's very important that you keep your records for at least six years. Penalties and interest on amounts owed are calculated retroactively—from the day the return was due until the day of payment.

Because tax laws may change again, keeping complete and accurate records—especially for sizable deductions—is the best way to secure a "happy return" if the IRS computer picks yours to question. □

William Sullivan is senior vice president and director of individual financial services at Merrill Lynch, Pierce, Fenner and Smith Inc.

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APT #

How LEGIONNAIRES CAN HONOR AMERICA'S HEROES

"...to preserve the memories and incidents of our associations in the Great Wars..."

THIS founding principle of The American Legion is set forth in the Preamble to the organization's constitution. And through the years, Legionnaires have met the challenge in a variety of ways, the most visible of which is through their support for all monuments and memorials commemorating the sacrifices of those who served in war.

Nationally, the Legion encourages its members to support war memorials, especially those which have congressional approval. "However, due to the increasing number of potential memorials, it's not possible for the Legion to honor all such requests for financial support," said Herman G. Harrington, chairman of the Internal Affairs Commission. "The Legion does not feel it can set aside one memorial for financial support from the many requests, all of which are worthy and deserving."

Currently, there are four federally approved memorials which are seeking funds for construction. "Legionnaires are encouraged to think about the significance of these memorials and the men and women who are remembered through these projects," said Nat'l Cmdr. Milcs S. Epling.

ARMORED FORCES MEMORIAL

The "men of steel," the U.S. armored forces from World War I to the Vietnam War, will be honored with a monument Nov. 11, 1990, if enough money is donated to complete the project.

To be located on Memorial Drive adjacent to Arlington National Cemetery Visitors' Center, the monument will consist of a 30-foot-by-40-foot oval surrounded by a 3-foot-high wall. The 8-foot-by-10-foot black granite centerpiece will depict the development of the U.S. armored forces. Approved by Congress in 1986, the memorial will overlook the Potomac River across from the Lincoln Memorial. Dedication cere-



IN REMEMBRANCE—The Women In Military Service memorial is one of the four congressionally approved projects that the Legion encourages members to support.

monies are scheduled for Nov. 11, 1990.

"It's a long overdue salute to the 'men of steel' who contributed to all U.S. wars of this century," said retired Army Col. Duke Wolf, executive director of the Armored Forces Memorial Committee. "This will be a gift from veterans to the American people to show the spirit and valor in our heritage."

The committee has raised half of the \$400,000 needed for the memorial. "To be sure the memorial is complete, we will have to get over the top soon," Wolf said. Donations can be sent to the Armored Forces Monument Fund, P.O. Box 1146, Fort Myer, VA 22211.

THE KOREAN WAR VETERANS MEMORIAL

Southeast of the Lincoln Memorial, across from the Vietnam Veterans Memorial, the Korean War Veterans Memorial will depict 38, eight-foot, combat-equipped troops advancing in two lines toward a standard supporting a U.S. Flag. The standard will be in a semicircular memorial plaza framed by a row of high hedges and a wall with sculptures detailing the history of the Korean War.

Approved by Congress in 1986, the memorial commemorates the 5.7 million Korean War veterans, including the 33,600 killed in combat, 21,400 in non-combat deaths, 103,000 wounded and 389 missing in action. Although the memorial's design has been approved, no construction start date or dedication date has been set. According to officials, about \$5.5 million of the \$10 million goal has been raised.

Send donations to the Korean War Veterans Memorial Fund/ABMC, P.O. Box 2372, Washington, D.C. 20013-2372.

VIETNAM WOMEN'S MEMORIAL

The names of the eight women who died in the Vietnam War are etched in the Wall, and the efforts of the 10,000 women who served in Vietnam also will be recognized by the Vietnam Women's Memorial Project.

This past year, President George Bush signed P.L. 101-187 that authorized the Vietnam Women's Memorial Project Inc. to place a memorial in Area 1 of the mall, near the Vietnam Veterans Memorial. According to Diana Helling, executive director of the project, an open design contest should begin this month and the dedication is planned

Please turn to page 56

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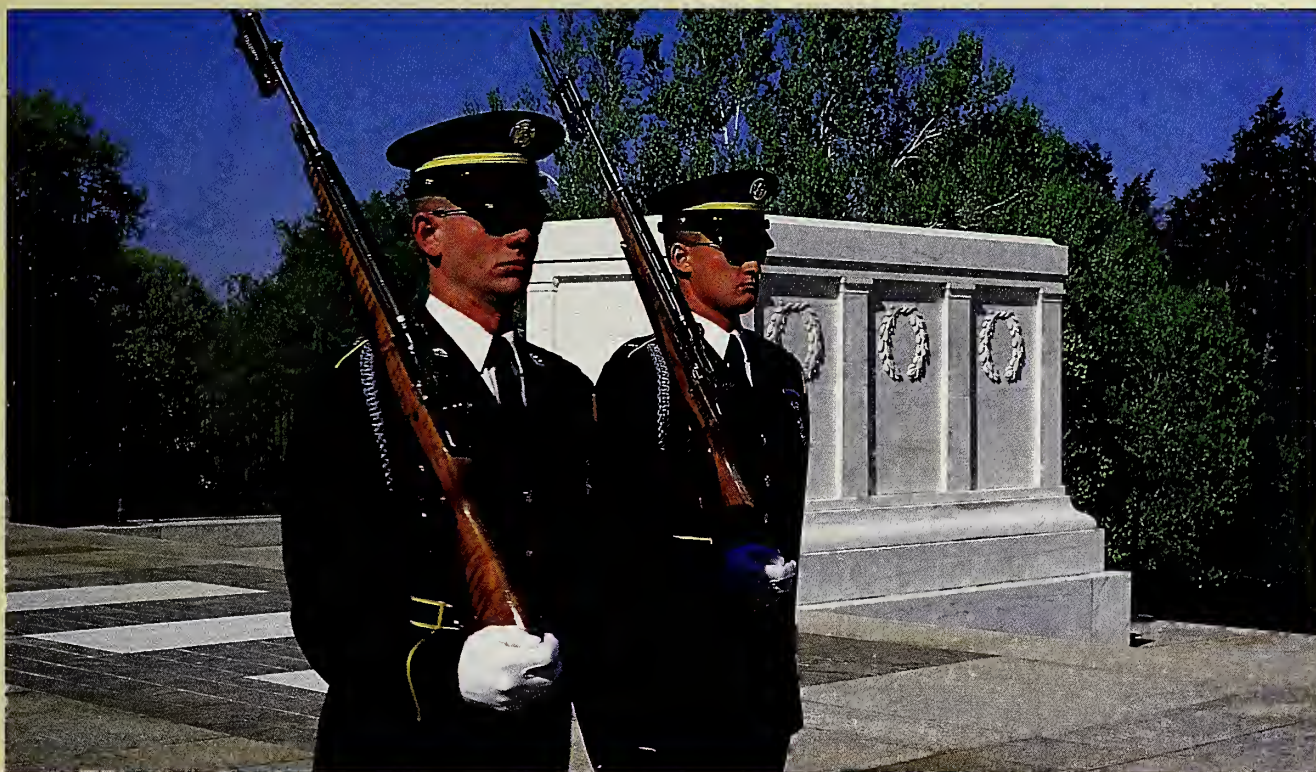
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SENTRIES—The U.S. Army 3rd Infantry guards the Tomb of the Unknown Soldier.

Where Heroes Dwell



CHISEL-FEATURED GUARDS stand at attention in front of Arlington memorials, sentries between life and death. Today, life and death find few meeting places, but in Arlington National Cemetery, life and death mingle through memories preserved by gravestones, flowers, monuments and flags. Our nation's history can be traced in each tombstone, from the Civil

War to the Panama invasion. Arlington is a crucible of contrasts: life and death; old and new; privates and generals; uniform and unique. Even the creation of Arlington starkly contrasts with the honor it now represents. After the Civil War, it was no honor to be buried at Arlington. For the most part, only the poor or unidentified were entombed in the fields around Arlington





LAST DETAIL — *The 3rd Infantry Caisson accompanies a fallen comrade to burial.*

House. But now, more than 200,000 are buried in Arlington's 612 acres, including U.S. Presidents, Supreme Court justices and war heroes.

Before the Civil War, the land that is now Arlington was owned by George Washington Parke Custis, the adopted son of George Washington. Custis began construction of Arlington House

in 1802, as a memorial to Washington. In this memorial, Custis accumulated the world's largest collection of Washington memorabilia, including Washington's apparel and battle tents. After it was completed in 1818, the house and the Washington artifacts became a local attraction.

Ownership of the estate passed to Custis' daughter, Mary Anna Custis Lee, who had married Robert E. Lee. When the Civil War became imminent, the Lee family fled. The Union seized the estate because of its strategic location overlooking Washington, D.C., and the Potomac River. Brig. Gen. Montgomery Meigs commanded the Union forces at Arlington, and because of his bitter grudge against the South and a need for more space to bury Union dead, he urged the conversion of the estate grounds to a cemetery. In 1864, Secretary of War Edward Stanton designated Arlington as a military burial ground, and Meigs ordered burials near the house to make the property uninhabitable after the war.

Unceremoniously, on May 13, 1864, William Christman, a Pennsylvania farmer and private in Co. G, 67th Pennsylvania Inf., was the first soldier buried in Arlington. By 1957, about 90,000 American military personnel and their dependents were buried at



TRIBUTE — *The mast towers over the graves of the 260 who died on the Maine.*



GARDEN OF STONES — *More than 4 million yearly, leaving mementos such as flowers*



ROLLING CAISSON—The Navy Full Honor Guard conducts services for a deceased sailor.



visitors tour Arlington's spacious grounds medals and letters.

Arlington, and today burial requests continue. Some of the persons buried at Arlington include John F. Kennedy, Gen. John J. Pershing, Joe Louis, Ira Hayes, Abner Doubleday and George Westinghouse.

Individually, Arlington's memorials renew memories of specific incidents of our nation's past, but collectively, the memorials have created a national landmark. For example, in 1912, the mast of the battleship *Maine* became a permanent memorial to the 260 men who died when the ship exploded in 1898. In 1914, a Confederate memorial was unveiled. As a historical irony, in 1925, Congress designated Arlington House a memorial to Robert E. Lee, although the house was originally built to honor George Washington.

Hamilton Fish Sr., a Legion founder, sponsored legislation to create a memorial in Arlington to the unknown dead of World War I, and on Nov. 11, 1921, an unknown WWI soldier was buried with full military honors. Etched on the west face of the Tomb of the Unknown Soldier are these simple, but appropriate, words: "Here rests in honored glory an American soldier known but to God."

In 1958, unknown servicemen from World War II and the Korean War were interred at the Tomb of the Unknown Soldier. And on Memorial Day 1984,

an unknown Vietnam War serviceman was interred.

Whether it's a walk in Arlington House or through the rows of white gravestones, more than 4 million people visit Arlington National Cemetery each year to stand on that hallowed ground where heroes dwell.

—T. Douglas Donaldson □



PHOTOGRAPHS BY ART STERN

LEGION OF HONOR—Arlington's Post 139 conducts funeral ceremonies.

A NATION AT WORK

Industries, businesses and job requirements are changing, and most new jobs will require increased skills and education. Many entering the work force lack the basic education skills needed to become flexible and productive performers.

THERE'S good news and bad news about the American work force, says Labor Secretary Elizabeth Dole. Unemployment levels are low and more than 1 million new jobs are created every four months, providing opportunities to the disabled, veterans and minorities. The grim news is that the nation also faces a shortage of skilled labor, as it continues to shift more to the service industry.

"There's a critical need to reduce the current skills gap in this country," Dole says. "If allowed to go unchecked, it could act as a powerful drag on the economy." Dole, who served as Transportation Secretary during the Reagan Administration, leads a \$31 billion-a-year department that helps keep America at work. She discussed the job and skills market, and other trends in the workplace in this recent interview.

American Legion Magazine: The unemployment rate in America has dropped in recent years from double digits to near 5 percent. What do you attribute to this favorable trend?

Secretary Dole: While the problem of unemployment hasn't gone away, tremendous progress has been achieved. And I don't intend to rest until every American who has the necessary skills and who wants a good job is able to find one.

Our economy has generated an average of about 250,000 new jobs each month for seven straight years. This is more jobs than have been created in Japan and the nations of Western Europe combined. The unemployment rate is hovering at its lowest level in 15 years, and the proportion of working-age Americans both in the labor force and with jobs is at an all-time high. These accomplishments reflect highly on the American worker and our economy. Our policies have resulted in the longest peacetime employment expansion in

U.S. history. Maintaining a healthy economy is the key to improving the standard of living and increasing job opportunities for all Americans.

Q. What's behind this amazing change and the 20 million new jobs the economy created in the 1980s?

A. The 1980s saw the longest period of sustained job growth in American history. This accomplishment can be attributed in large part to the successful implementation of a number of economic policies. Three that come to mind include: tax reform that improved incentives to produce, save and invest; slower growth in federal spending that increased resources available for the private sector; and policies that brought inflation under control and thereby stabilized the economy.

The change in our employment picture has been led by an incredible growth of jobs in the service sector, particularly in retail trade, and health and business services. The job increase in the service sector is also having a moderating effect on the business cycle, as evidenced by the duration of our current economic expansion. As the service sector continues to grow, the threat and severity of recession are greatly reduced.

Q. What's the outlook for the future?

A. A solid continuation of current growth trends, if we are able to strengthen the skills and productivity of our labor force to compete in an increasingly competitive world economy. I say, *if* because there is a critical need to reduce the current skills gap in this country, which, if allowed to go unchecked, could act as a powerful drag on the economy.

Industries, businesses and job requirements are rapidly changing. Most new jobs have higher skill requirements—at least one year of post-secondary education or training.



ELIZABETH DOLE

'The toughest challenge we may face is expanding the number and quality of skilled workers.'

Three-quarters of the work force of 2000 are already on the job. Many of these workers, as well as those who will join the labor force between now and the turn of the century—mainly women, minorities and immigrants—lack the basic education skills necessary for a flexible, productive work force. Many newly discharged veterans are in this category. I encourage The American Legion, through its Economic Commission, to continue and even increase its efforts in this task.

Q. What is the status of veterans employment?

A. The overall veterans unemployment rate has dropped dramatically during the past three years. We still see, however, that the hardest-to-place veterans—those with significant disabilities, especially combat veterans, minority veterans, young veterans and the older veterans—are still experiencing some difficulty in securing long-term employment. We are also concerned with the large number of homeless veterans who require even more assistance to place them back in the mainstream of society.

Our Veterans' Employment and Training Service has a new assistant secretary, Tom Collins, a former POW in Vietnam. He really cares about veterans, and I expect that you will see increased efforts to assist our hardest-to-place veterans as a principal goal of the agency under his leadership.

I might also add that in 17 cities we have been funding model programs which provide assistance to homeless veterans under the McKinney Act. We will continue those projects because they greatly facilitate the re-entry of hard-to-place veterans into the work force.

Q. The proportion of veterans among the nation's homeless seems disproportionately high. Why is this, and what can be done to supply decent shelter for homeless veterans?

A. I would agree that there is a high proportion of veterans among the homeless population, particularly among the under-45 veteran population. It is estimated one-third of the homeless are veterans. We don't really know why this phenomenon has occurred, and continues to occur, but we are concerned. To have so many people outside the work force is a tragedy. We want and need to encourage everyone who desires a job to get one. But too many still "drop out."

We want as many as possible to "drop back in." For this to happen, the veteran must believe the government is sincere about providing assistance, counseling and employment. The McKinney Act projects we are funding to help veterans are doing just that. Outreach is conducted by veterans who have experienced homelessness. The programs integrate federal, state and local benefits, employment assistance, counseling, medical care and shelter with a goal of stabilizing homeless veterans and bringing them back into the mainstream. Over the long term, we hope that this process will be emulated by others. The problem, then, is not just decent shelter but an

Please turn to page 60

DEMOCRACY

A Blue-Chip Investment

By Ronald J. Getz



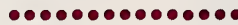
WILL the 1990s be the decade of democracy? Is the Cold War over, unable to withstand the blast of the hard economic realities of life under communism and the obscene disparity between the plenty provided by capitalism and the long lines and dismal existence produced by state-run economies that stamp out size-14 shoes in a size-9 world?

Nobody knows. Least of all — as made painfully evident by recent events — our government or the experts who were as surprised as anyone by democratic upheavals in China and Eastern Europe. But a couple of trends are evident. Democracy is on a upswing, and emerging democratic movements need all the help they can get to survive.

When the Berlin Wall fell, the thunder made by East Germans voting with their feet and abandoning their country was heard around the world. It registered even in Washington where the guardians of democracy still are trying to figure out a suitable policy for a world seemingly transformed under Mikhail Gorbachev and *perestroika*. In between hiking their salaries and bailing out the savings and loan indus-

Ronald J. Getz is a public-affairs consultant and formerly was public affairs manager of the Hoover Institution.

At a minimum, the United States should offer financial aid and incentives to emerging democracies to help ensure their survival.



try, our politicians are also attempting to determine who — other than the taxpayers, and the poor and needy — should get the billions of dollars we may not need for weapons and soldiers in this new age.

It is not easy to leave one's home. But thousands of Czechs, East Germans and the discontented from countries behind the Iron Curtain boarded freedom trains or took one-way hikes west. The communist governments of Eastern Europe had to make drastic changes and accept reform to stem the flood of expatriation. New governments are being formed and people wait to see what the promises for free elections bring to nations suspended in a time warp under 40 years of cryogenic communism.

Earlier this year, I talked with experts at the Hoover Institution at Stanford University about a study known as the Democracy Project. Aimed at identifying the conditions that make democracy succeed and grow, the project involves scholars worldwide in a study

unprecedented for its scope and size.

Nobody that I talked to had any inkling that a democratic movement would erupt in China. Or that the Berlin Wall would come tumbling down. Experts, like anybody, get entrenched in their political ideology and tend to project history into the future. Few people like to predict the future, especially when the forecast is supposed to have some relation to reality.

Yet some valuable lessons have emerged from the Democracy Project. Among the findings are:

- The competition between the great ideologies of the 20th century has been mostly resolved. Communism is out. Democracy is the only model of government with any broad ideological legitimacy and appeal in the world today.

- Capitalism and democracy go hand in hand. All democracies are to some degree capitalistic, compete in the marketplace and have significant private ownership. But there are many capitalist countries with non-democratic governments. Where capitalism exists, however, there is a trend toward democracy, which may lead to the emergence or return of democratic governments.

- Corruption, mismanagement and lack of democratic commitment by leading politicians have been major causes of democratic breakdown.

- Strong, effective and accountable leadership is an important element in the success of democracy.

- Democratic governments must give minority groups and movements meaningful opportunity to share power and control their own cultural affairs if



Communism is out. Democracy is the only model of government with wide acceptance and legitimacy in the world today.



CRY FREEDOM—Hundreds of thousands of Chinese rallied round the "Lady Liberty" statue in Beijing in pro-democracy demonstrations in June 1989. Similar demonstrations took place in Czechoslovakia several months later.

GILBERT/AB PICTURES

CHARLES WORTH/AB PICTURES

ethnic violence is to be ended or controlled.

- Developing countries must reduce state economic ownership, intervention and control if democracy is to flourish and the full possibilities for economic growth are to be realized. Economic development is an important factor in facilitating the emergence and consolidation of democracy.

- Democracy flourishes in a society where the power of the state is reduced

and checks and balances exist. That is why it is crucial to build a civil society with voluntary organizations. Centralized power is in conflict with the principles of democracy. Democracy needs strong and autonomous interest groups, associations, mass media and local governments.

There is an urgent need to strengthen the new democracies of the world. This requires improving democratic institutions such as political parties, the legis-

lature and the judiciary to reduce the role of the military in those countries.

Witness the current upheaval in the Philippines and unrest in developing countries worldwide and it becomes clear

how frail democracy is when there is no long-standing tradition of freedom, constitutional law or the concept of private property.

It would be nice to think that U.S. policy and leadership had something to do with bringing freedom and the democratic way of life to those who have lived under communism. It's more likely Americans themselves had more to do with the resurgence of democracy

Please turn to page 63

MIND YOUR OWN BUSINESS

By Phyllis Zauner

FOR 53-year-old Douglas Schumann, there was no alternative except self-employment. He saw the industry he had worked in for 25 years going "down the drain," as he put it, and he saw himself going with it. Schumann wasn't choosy. Any business would do—just so it had growth potential.

His decision came unexpectedly. When a friend complained that New York chefs never served fresh Louisiana crawfish, Schumann made a couple of phone calls to friends in New Orleans, then walked across the street to the Oyster Bar restaurant and made his first sale.

Thus Schumann started a business that within 10 years boasted \$4.5 million in sales of fresh seafood and gourmet produce, with 700 customers and 14 employees.

Sounds irresistible, doesn't it—the independence, the sense of purpose, the vast rewards from a tiny investment, all in an age that worships entrepreneurs. But, reality somewhat shadows the entrepreneurial glamour. Schumann, like many successful entrepreneurs, reaped his rewards by working 10 to 12 hours a day, six days a week, all for love of the enterprise. But his story illustrates that with luck, the right skills, a good idea, and enough

Phyllis Zauner writes about various business and social trends in America and is a frequent contributor to this magazine.

Few figures in the business world are admired and envied as much as the entrepreneur. Guts, desire and hard work are what it takes to succeed.

.....

capital and extraordinary persistence, the dream can work—and at almost any age.

According to common belief, people younger than 40 generally start businesses. But a market-research firm, Roper Organization, sees a different picture emerging. Increasing numbers of older Americans, Roper reported, want to keep working after retirement. "They have the money to invest. Developments in health and medicine have greatly improved their physical fitness, so they have the energy to run an enterprise."

EVEN those most eager for retirement will tell you it's not work they're eager to escape, but the Mickey Mouse rules, office politics, stupid bosses and the 9-to-5 routine. In truth, few figures in the business world are as exciting or as romantic as the risk-taking entrepreneur.

What does it take to go out on your own? Should you give in to the urge? Chart your own course? Be your own boss? You have the desire but do you have the aptitude?

Here are some traits experts and veteran entrepreneurs claim mark those who survive and succeed.

Need for achievement. David McClelland, a Harvard psychology professor, found after administering thousands of tests to people worldwide that successful entrepreneurs almost always score high in need for achievement. He admits he doesn't much care for entrepreneurs though. "I find them bores. 'They're always trying to improve themselves, or find a shorter route to the office, or a faster way of reading their mail.'"

Self starter. Are you resourceful, willing to seize opportunity when it appears and turn it to your advantage?

When Debbie Fields (of Mrs. Fields Cookies) opened her first shop in a California shopping mall, shoppers resisted every impulse to drop in and buy. After a week of watching prospective customers walk past, Mrs. Fields filled a basket with samples and stationed herself in a traffic line and handed out free cookies. It changed her luck.

Richard Boyatzis, who conducts psychological training courses for entrepreneurs, said, "The successful business person makes his own good luck."

Self-confidence. It takes guts to quickly sum up a situation and make a decision you'll have to live with. It helps if you've grown up in a family-run business. For others, Albert Shapero of the University of Texas suggests working with the owner of a small business before launching your own. "It's better if he's dumber than you," said Shapero, "because then you think if that dumbell can do it, you can too."



J. MEYERS/FPG

RECIPE—Most successful entrepreneurs agree that sound management is the key business ingredient.

Resilience. Can you bounce back rapidly from mistakes? Withstand reversals without quitting? "Don't throw in the towel," said the owner of an Indiana gemstone shop, "Change something—your product, your personnel, yourself, if necessary."

Friendly personality. You must make and keep friends who are happy to see you coming, to buy from you, sell to you, and bring in friends who will be your customers. Charisma is a tremendous asset in most business ventures but especially those where face-to-face contact with customers is a must.

Drive for freedom. Entrepreneurs prefer independence to job security and might even be independent to the point of rebellion. Often their independence may have been manifested early. Victor Kiam, promoter of electric razors, launched his first business at age 8, selling sodas to homeward-bound commuters.

People are drawn into new ventures for a variety of reasons. Some must work for themselves because they cannot work for anyone else. Others need, or want, more money. Some foot-on-the-floorboard types find the slow grind of retirement intolerable. Some

Please turn to page 65

TOP BUSINESS PROSPECTS FOR THE '90s

Travel agents. With more people traveling, and more professionals taking shorter and more frequent trips, the number of travel agents is expected to increase by 77,000 by the year 2000.

Partners in grime. Maid service is now a \$7 billion industry, according to *Kiplinger Reports*, and is expected to grow as two-career families find little time for housework.

Sick child care. In major cities nationwide, centers are springing up to deal with what may be one of the biggest problems of working parents, the mildly sick child.

Wedding planners. Today's brides are no longer content with the barefoot-in-the-meadows ceremonies of the 1970s. Big, fancy, expensive weddings are in, and consultants' fees run 10 percent to 15 percent.

Cuisine to go. Gourmet meals delivered free, reads the menu. The Order Inn of Minneapolis had been in business only four months before it was fending off calls from people angry because they weren't in the delivery area. People who shy away from restaurants with \$15 entrees and who are tired of fast food are eat-

ing up this service.

Senior day care. With nursing-home care costing as much as \$2,500 a month, two-career families are grateful to place aging parents into a safe environment for \$30 a day.

The catalog boom. People who have little time to shop and hate the crowds find mail order surprisingly efficient. Start your own, or hook into someone else's catalog.

Desktop publishing. The world is abandoning expensive printers and now publishes everything from menus to newsletters on home computers. The most successful shops rent time on a machine, sell machines, and fulfill customers' orders.



HARTIMAGE BANK

THE GREAT BUDGET

JUGGLING ACT

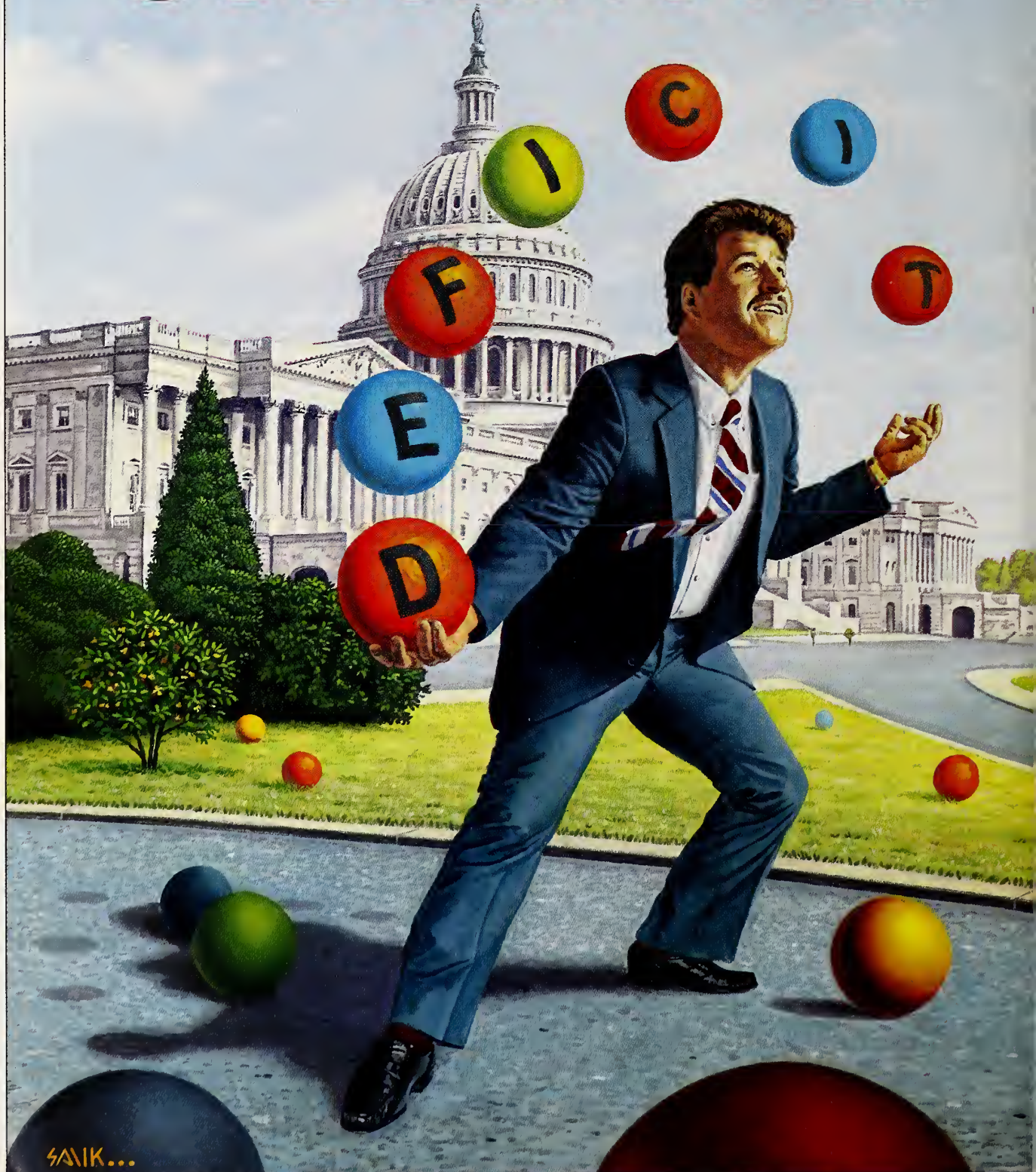


ILLUSTRATION BY ED SAUN

SAIK...

By Oliver Starr

IT'S been said that the path to hell is paved with good intentions.

Certainly the intentions of the sponsors of the Gramm-Rudman-Hollings (GRH) law—Sens. Phil Gramm of Texas, Warren Rudman of New Hampshire and Ernest F. Hollings of South Carolina — were good. They hoped their law, passed in 1985, would force Congress to annually meet specific deficit-reduction targets to produce a balanced budget by 1991.

But instead of making real budget cuts, Congress has turned GRH into an annual exercise for concealing the true size of continuing, massive deficits. Congress has missed initial GRH spending targets by wide margins for five consecutive years.

In its attempts to conceal these failures, Congress has done what it always has done to laws intended to reduce deficits — revised the targets upward, and then missed these, too.

An analysis of Congress' budget agreement in late November 1989 that purportedly reduced the deficit to \$110 billion for fiscal year 1990 shows it was achieved by a series of budgetary tricks. Without the unwise use of borrowed surpluses from more than 200 trust funds and without resorting to creative bookkeeping, the actual projected budget deficit for FY year 1990 would be \$203 billion greater — bringing the true deficit to an incredible \$313 billion.

Under the law, if the projected annual GRH deficit-reduction target is not met by Oct. 15 of each new fiscal year, across-the-board cuts are automatically put into effect — half of the cuts in defense, half in domestic programs.

But Congress can later nullify this seemingly draconian provision by making genuine budget cuts, or by using budgetary tricks, as they did last November after automatic GRH across-the-board cuts had been put into effect one month earlier.

As the accompanying chart illustrates, the only time we came close to meeting the reduction goals was in FY 1987. The \$117.8 billion for the actual projected deficit in FY 1990 is only an

estimate by the Congressional Budget Office. (CBO). Based on past performance, Congress very likely will increase this estimate by tens of billions of dollars.

The "revised" and "actual deficits" claimed by Congress and the White House are determined by a series of devious budgetary moves. For example, the deficit was reduced to the "revised" GRH deficit-reduction target of \$100 billion for fiscal 1990 by:

- Using the \$10 billion cushion or fudge factor allowed under the law.
- Using surpluses from more than 200 trust funds, including Social Security,

amount. Under GRH, after the original projected deficit target has been met by Oct. 15 of the new fiscal year, Congress is allowed to increase the deficit with spending increases or tax cuts during the rest of the year without triggering the automatic GRH sequester.

- Moving a \$2.9 billion armed services payday from Oct. 1, the first day of FY 1990, to Sept. 29, 1989.

- Moving the \$1.77 billion Postal Service budget off budget.

- Using nearly \$1 billion in farm payments to credit them against the 1989 deficit.

- Classifying the bailout agency of the Farm Credit System as off budget and moving \$420 million of its costs from the regular 1990 budget.

Excluding the \$10 billion cushion allowed by the law, the above budgetary actions reduced the official GRH projected deficit for fiscal 1990 by \$203 billion. Without these questionable moves, the official projected deficit for 1990 would be \$313 billion, not the \$110 billion claimed by Congress.

Some people argue that the government should be allowed to borrow these surpluses from the trust funds and count them as revenues to reduce the deficit. However, the argument becomes an alibi for overspending when these funds are diverted from their dedicated purposes year after year. And if these practices continue, the total borrowed from these funds may reach proportions so great that the government may not be able to repay the surpluses and interest borrowed. By the end of FY 1990, the total borrowed from these 200 trust funds will surpass \$822 billion.

In the case of the Social Security trust funds, the government is borrowing and spending the surpluses that will be needed to pay future benefits. In 1990, Congress proposes to borrow and spend all of the \$69 billion from the Social Security trust fund surpluses, including \$16 billion in interest owed to the trust funds. By the end of FY 1990,

Please turn to page 64

THE REDUCED FEDERAL DEFICIT WAS ACHIEVED BY JUGGLING THE SURPLUSES FROM MORE THAN 200 TRUST FUNDS.

.....

rity, the Civil Service Commission, Medicare Part B, and the highway and the military retirement trust funds to reduce the deficit by \$83 billion.

- Borrowing \$64 billion in interest due to these trust funds in 1990 to reduce the deficit but excluding them from the official deficit calculations.

- Putting about \$30 billion of the \$50 billion in initial funds for the savings and loan companies' bailout "off budget."

- Shifting most of the remaining \$20 billion for the savings and loans rescue program into FY 1989 outlays, thereby increasing that year's deficit by that

Gramm-Rudman: Law vs. Reality

(Amounts in billions of dollars)

	FY86	FY87	FY88	FY89	FY90	FY91	FY92	FY93
Original	\$171.9	\$144.0	\$108.0	\$ 72.0	\$ 36.0	0	—	—
Revised	—	—	144.0	136.0	100.0	64.0	28.0	0
Actual Deficit	221.2	149.7	155.1	161.4 *	117.8 *	—	—	—

*Congressional Budget Office estimate.

Oliver Starr writes about economic and social issues.

Should Military Women Serve In COMBAT?

WOMEN HAVE SERVED WITH DISTINCTION IN THE
U.S. MILITARY. NOW A DEBATE RAGES
ON WHETHER WOMEN SHOULD BE ALLOWED TO SERVE
AS FRONT-LINE TROOPS IN THE EVENT OF WAR.



HAVE GUN, WILL TRAVEL—Army Pvt. Christine Cabido served in combat with her platoon as a machine gunner in the U.S. invasion of Panama.

P R O



Molly Yard

There it was on the front pages of the Jan. 3, 1990, *Washington Post*: "Woman Led U.S. Troops Into Battle". Suddenly, the issue of women in combat, dormant since the 1982

failure of the ratification drive for the Equal Rights Amendment (ERA), was again confronting the country when a female Army captain led her military police platoon into battle during the U.S. invasion of Panama.

The battle experiences of U.S. military women in Panama prompted Rep. Patricia Schroeder of Colorado to draft legislation allowing women to serve in Army combat jobs on a four-year, test basis. But even before the invasion of Panama, the same recommendation had been made by the Defense Department's Defense Advisory Committee on Women in the Services (DACOWITS).

Molly Yard is president of the National Organization for Women.



TOP COP—Army Capt. Linda Bray commanded a platoon in a brief firefight with Panamanian forces.

Women have been excluded from combat positions in the Army through regulations and in the Navy and Air Force by congressional action. Yet in the Vietnam War, women nurses were in combat zones; women piloted tankers in the 1986 air strike on Libya; women sailors served on a naval tender sent in June 1987 to repair the frigate *Stark* in the Persian Gulf; and women took part in Grenada missions.

"Women have made breakthroughs," said Schroeder. "They have performed well enough that it is now time to have the military act on testing this further integration."

The National Organization for Women (NOW) has long believed that combat roles should be open to women for several reasons:

1. The prohibition of women from combat positions means that qualified women are denied promotions to better-paying jobs in the armed forces. In fact, most military men are never sent to the front lines which, in the civilian mind, means combat. Yet, men are assigned to jobs the military defines as combat and hence are in line for promotion and better pay—moving through a door closed to women.

2. Modern warfare is very different

from World War I and II. Missiles and aircraft are now of tremendous importance, and women are trained and excel in the expertise needed to operate these systems.

3. Front lines are not the only place wars are fought. The greatest number of casualties of World War II were civilians bombed day after day in the cities of Europe and Japan.

4. Assigning military women to the rear support troops is no longer safe because modern military strategy aims to destroy support troops before assaulting those up front.

5. Women should have equal treatment with men. Gender should not exclude any person from rising to the top in any of the services. Any qualified person who meets the tests for promotion should not be denied because she is female.

ACCORDING to a 1982 National Opinion Research Center poll, the American public supports women nurses in combat zones by 94 percent; women as military truck mechanics by 83 percent; women as jet transport pilots by 73 percent; women as jet fight pilots by 62 percent; women as missile gunners by 59 percent and women as

crew members on combat ships by 57 percent. A *New York Times*/CBS News poll conducted in mid-January 1990 reported that 72 percent of those questioned said women should be allowed to serve in combat units if they want to.

The armed forces are rather contradictory in their assignments of military women. Women are allowed to be pilots in all the services except the Marine Corps. Army women are allowed in critical positions in forward-support areas, yet Marine Corps women must serve in back-up areas, primarily in personnel and administrative functions. Women are not allowed on aircraft carriers, but are allowed on the oilers which refuel the carriers.

Indeed, the definition of "combat" and "non-combat" can be ambiguous. For example, women are commanders of Coast Guard cutters. Yet, in time of war these cutters become naval combat vessels. How will removing these experienced commanders impact our country's military readiness?

It is clear that the combat exclusion policy works to treat women as second-class citizens, as somehow not worthy of full participation. Yet Lawrence Korb, appointed by President Reagan to

Please turn page

be Under Secretary of Defense, stated on a 1989 *60 Minutes* program, "We couldn't go to war without them, and we couldn't win without them." Women are 11 percent of the armed services and are clearly essential. They should be treated as first-class citizens.

The experience of women in the armed forces reminds one of the reluctance years ago to include minorities in the various services and the arguments then were much the same as women hear today: "won't fit in," "will cause problems," "can't meet the qualifications."

We should hark back to the experience of Dorie Miller, a black sailor on the *USS West Virginia*. Navy policy relegated blacks to mess duty in 1941, and Dorie Miller was not trained to handle machine guns. But when he reached the deck on his ship and saw the *Arizona* and *Oklahoma* ripped by enemy torpedoes in Pearl Harbor, he grabbed a machine gun and fired against the Japanese aggressors. For distinguished devotion to duty, extreme courage and disregard for his personal safety during attack, he was awarded the Navy Cross.

Minorities clearly have proven they are able to perform at the highest level of service to their country. Indeed, an African-American, Gen. Colin Powell, serves as Chairman of the Joint Chiefs of Staff. Women also should be allowed to go as far as their ability will take them. □



ROAD WARRIOR—Sgt. April Honley from Fort Bragg helped set up a roadblock leading into Panama City.

Should Military Women Serve In COMBAT?

C O N



Brian Mitchell

Lies can't live forever, as we have recently seen in Eastern Europe. One result of the U.S. invasion of Panama may be that Americans will finally learn the truth about women and the military.

It didn't take long for the truth to come out of Panama. First came a report that a female officer had led American soldiers in an assault against a "heavily armed" attack dog kennel, capturing the kennel after an intense three-hour firefight that left three Panamanians dead.

But that report was grossly exaggerated. The kennel was lightly held; the shooting lasted only 10 minutes; no one was killed or injured, and the female officer was not present during the shooting.

Later, we learned that not all women who participated in the invasion acquitted themselves with honor. Two female truck drivers were accused of tearfully refusing to drive a company of Rangers to the site of the fiercest fighting. Both had to be replaced with male drivers.

For many years, politicians in Congress and the Pentagon have led the American people to believe that women perform well in the military, so well that the Pentagon's official position is that there are no military reasons why women should not serve in combat.

But actions speak louder than words, and the actions of most Pentagon offi-

cials support a continued exclusion of women from many combat jobs. They may say that the combat exclusions have no military basis, but they haven't asked Congress to repeal the exclusions. The reason they have not asked for the elimination of exclusions is because there is, in fact, ample evidence that women do not perform many military jobs as well as men, and women cause problems that can only degrade combat effectiveness.

Physical limitations make it impossible for many women to live up to the boast that they perform as well as men. The Marine Corps does not train women to throw hand grenades because a test of female Marines found that barely half of them could throw a hand grenade far enough not to kill themselves. A 1982 Army study found that barely 10 percent of Army women possess the strength to perform 75 percent of Army enlisted jobs, yet half of the Army's enlisted women were assigned to those jobs. Any attempt to ensure that men or women have the strength to complete their assigned jobs would have the inconvenient result of keeping a lot of women out of a lot of jobs.

Even when women are assigned jobs they can do well, they pose problems that detract from their overall effectiveness. At any time, about 10 percent of servicewomen are pregnant and are not eligible for deployment overseas and emergency duty. They are also prohibited from performing a variety of routine duties to avoid jeopardizing the health of their child or themselves.

Pregnancy is one reason women require much more medical attention than men. Women are also more prone to many diseases, especially infections of the genitourinary tract, a special threat in field environments where sanitary conditions are less than optimum. Women are also more likely to seek medical attention for spurious ailments and emotional distress because of unfamiliar situations.

Brian Mitchell is a former Army officer and author of *Weak Link: The Feminization Of The U.S. Military*.



TOUGH CORPS—Marine Corps women recruits at Parris Island, S.C., endure rugged swim qualifications with full packs.

Because the U.S. military is responsible for providing emergency medical care to its members anywhere in the world, the greater medical needs of women pose a significant, unnecessary burden. All in all, women are hospitalized two to three times more than men and miss work for medical reasons more than twice as often as men. Ten years ago, when drug abuse and disciplinary problems were much more common in the military, men and women missed work about the same amount of time. Since then, rates of drug abuse and disciplinary problems have drastically declined, but the medical needs of women have not changed, thus, any comparison of lost time would likely show that women lose more time overall.

Women are about eight times more likely than men to be single parents.

SEND US YOUR OPINIONS

THE AMERICAN LEGION MAGAZINE is interested in your views on the question: Should women be allowed to serve in all capacities in the U.S. military, including combat? Send your letters to OPINIONS, THE AMERICAN LEGION MAGAZINE, P.O. Box 1055, Indianapolis, IN 46206.

Single parents require more childcare and are less available for emergency duty, overtime and deployment. And they are more likely to think twice about risking their lives, knowing that their children depend upon them alone.

Women in general are less aggressive, less physically daring and less inclined to take necessary risks than men. Their presence among men in close quarters will inevitably lead to extra-professional relationships that disrupt morale and discipline, distract commanders from the mission at hand and threaten the stability of military families.

PERHAPS most pernicious of all, the deceit employed to deny the evidence and to sustain the myth that women perform just as well as men in the military poses a serious threat to the honor and integrity of the services.

Those are a few of the military reasons for keeping women out of combat. We should also consider the effect of using women in combat on American society. The dirty, little secret of the pro-combat crowd is that if the laws barring women from combat are repealed, then women will no longer be exempt from the draft. In the 1981 case

of *Rostker vs. Goldberg*, the U.S. Supreme Court established the combat exclusions as the only legal basis for the draft exemption. This means that repealing the combat exclusions would obligate all young American women to wartime military service — even combat service — ostensibly for no better reason than to provide a tiny measure of extra peacetime opportunity to a handful of the military's most ambitious women.

But greater opportunity for military women isn't really what the proponents of combat for women want. Instead, they want to use the military to create a brave, new, androgynous world in which differences between men and women are ignored and suppressed.

If that is what the American people want, then so be it. But let's at least be honest about what we're doing by integrating the battlefield, and not hide behind the lies about how women are just as good for the military as men.

On the other hand, if what the people want is the best defense the nation can muster, then let's admit the differences between men and women and return to a proven policy that keeps women from combat and limits their role in the military. □

THE PLASTIC MERRY-GO-ROUND



ROY MORSCH/THE STOCK MARKET

FULL HOUSE—More than 100 million Americans don't leave home without at least eight credit cards say bank experts.

By David E. Wilke

FOR years, this country's consumers have taken credit cards to heart, making them a way of life. So much so that the American Bankers Association reports that more than 100 million Americans are toting 800 million pieces of plastic, or about eight cards per person.

But it's sometimes been a troubled love affair, especially when applications and solicitations with preapproved credit lines have not always given sufficient, prominently displayed

NEW LAWS
FORCE CREDIT-CARD
COMPANIES TO
DISCLOSE HOW
INTEREST RATES
ARE DETERMINED
AND HOW VARIOUS
FEES ARE ADDED.

details about terms.

What's more, the Tax Reform Act of 1986 gradually phases out the deductibility of interest on credit payments. Twenty percent was deductible in 1989; 10 percent in 1990, and no interest on credit payments will be deductible in 1991.

Now, thanks to Congress and a new law, which amends the Truth in Lending Act, things may improve. The Fair Credit and Charge Card Disclosure Act, which became effective Aug. 31, 1989, requires that basic cost information

David E. Wilke is a Chicago journalist who has written for many specialized and general-interest magazines.

about cards' terms be disclosed in tabular form on all applications and solicitations.

This legislation is not unprecedented. After a massive extension of consumer credit in the late 1960s, Congress banned the indiscriminate mailing of millions of unsolicited credit cards.

The new law requires credit card issuers to disclose:

- The annual percentage rate, whether it's variable, and how it's determined.

- Any periodic fees.

- The minimum finance charge.

- Any transaction charges for purchases.

- The grace period for repaying the balance without finance charges.

- The method for computing the balance.

- Any fee for a cash advance.

- Any fee for a late payment.

- Any fee for exceeding a credit limit.

And the law also requires many similar disclosures for charge cards. Charge card issuers who impose an annual fee must also send cardholders a written account-renewal notice at least 30 days, or one billing cycle, before the scheduled renewal date, whichever is less. Credit card issuers offering credit insurance such as life, disability and unemployment on an account's outstanding balance, must now send a written notice to cardholders at least 30 days before switching insurance carriers.

Elgie Holstein, director of Bankcard Holders of America, a consumer advocacy group, said the law is a useful consumer tool because it confirms the spirit of the Truth in Lending Act, which required disclosure but lacked specifics about how and when.

"Many large card-issuing banks," he said, "took advantage of this loophole when they marketed their cards and only provided terms when applications were approved. Now consumers can shop around and compare cards because they get this information earlier," Holstein said. The legislation allows comparative shopping and could stimulate competition between issuers, thus creating the chance to lower card interest rates.

"Congress has urged consumers to become active players in helping to lower card interest rates, because it hasn't wanted to regulate credit, or put



CHARGE IT—The 1986 Tax Reform Act phases out credit-card interest deductions.

'THE NAME OF THE GAME IS TO GET MORE CARDS INTO THE HANDS OF CARDHOLDERS.'

a cap on usury rates—something we and others have asked for," said Holstein.

Although the American Bankers Association (ABA) opposes a cap on rates, it supports the disclosure legislation.

WE BELIEVE a cap restricts credit in general. As far as cards are concerned, banks need to be able to price according to the risks and costs of providing them," said Virginia Stafford, assistant public relations manager for the ABA. She described the legislation as a compromise among consumer groups, the banking industry and others.

The new law comes at a time when plastic buys everything from taxi rides to health care, and mailboxes bulge with solicitations, some sent to people who are already inundated with credit debt.

Cards are now hawked by savings and loan associations, brokerage houses, mutual funds, small loan companies and various special-interest groups, as well as banks and retailers who've for many years offered plastic to consumers.

Most appeals are made by mail, but others come by phone and in catalogs, magazines and other publications, which the disclosure act also covers.

The deluge of appeals for credit cards has been accompanied by an increase in marketing higher-credit-limit, prestige cards with enhancements such as emergency cash and rental-car insurance.

Said Holstein: "The name of the game is still to get more cards into the hands of Americans who already have plenty of them. Clearly, we've reached a saturation point."

The result, he said, is that issuers offer cards to consumers who already carry high levels of debt.

"And," he added, "it's grossly unfair for these issuers to charge higher interest rates to compensate for some of that debt just because it may someday prove unmanageable for the cardholders."

Unfortunately for some, that's what happens.

Consider Janet. Before joining the Chicago chapter of Debtors Anonymous, a self-help group, she used her credit cards even when she couldn't make the minimum payments.

Eventually, her marriage and the family budget suffered. She couldn't even afford school supplies for her young children.

Her turning point came when she used one credit card, with a \$600 credit limit, to charge \$1,200 worth of items within a six-week period. The issuer demanded the card back and the balance paid. Janet complied. Then she turned to Debtors Anonymous for help.

She said members often talk about how mismanaging credit card debt contributed to their woes. Debtors Anonymous teaches its members how to operate on a cash-only basis. For Janet, this has meant no credit cards for the past six years.

According to Kathryn E. Williams, a Chicago attorney whose practice includes family law, money arguments between couples often revolve around unpaid personal debt, including debt from reckless credit card spending.

"It's money arguments," she said, "that contribute the most to the majority of divorces I handle. Many of these divorcing couples are young, starting their careers and not earning

Please turn to page 58

The Centers for Disease Control (CDC) was poised to release its finding of the Selected Cancers Study, as THE AMERICAN LEGION MAGAZINE went to press.

The congressionally mandated study has examined the health of Vietnam veterans and will report the risk of types of cancer, which include non-Hodgkin's lymphoma, Hodgkin's Disease, soft tissue and other sarcomas, nasal cancer, nasopharyngeal cancer and primary liver cancer.

Secretary of Veterans Affairs Edward J. Derwinski delayed his decision on which, if any, diseases are to be attributed to Agent Orange exposure until the findings of the CDC cancer study is released. VA's Veterans' Advisory Committee on Environmental Hazards last fall said there was not enough evidence to link non-Hodgkins lymphoma to Agent Orange exposure, yet it did not rule out the link entirely.

"Apparently the committee wanted to straddle the fence," said John F. Sommer Jr., director of the Legion's Veterans Affairs and Rehabilitation Division. "They didn't want to recommend giving compensation, yet they didn't deny that Agent Orange caused non-Hodgkins lymphoma in some Vietnam veterans.

Veterans receiving disability compensation or their survivors began receiving a 4.7 percent cost-of-living adjustment increase in their February checks. The increase in monthly rates for compensation and Dependency Indemnity Compensation (DIC) was effective Dec. 1, 1989, after passage of P.L. 101-237.

For veterans rated 30 percent disabled and greater, the new dependency allowances are: spouse, \$92; spouse and child, \$155; no spouse and one child, \$64; each additional child, \$48; each child 18-22 in school, \$74; and, with spouse in a nursing home or severely disabled, \$169.

Finally, for DIC eligibility, the marriage requirements for certain surviving spouses of veterans rated totally disabled because of service-connected causes at the time of death is reduced from two years to one year.

A special VA commission, appointed by Secretary of Veterans Affairs Edward Derwinski, has been examining various benefit eligibility requirements and other VA operations that could pave the way for reduced or eliminated benefits, The American Legion learned.

At press time, a special panel, composed of several high-ranking VA officials, was about to complete its work on a package of "benefits reforms." The purpose of the study, Derwinski said, is to identify those areas of benefits eligibility that are "patently unfair."

In a strongly worded letter to Derwinski, Nat'l Cmdr. Miles S. Epling said the Legion has been pleased with the positive steps VA has taken the last several months to adequately fund VA benefits and programs. "However," Epling wrote, "I was dismayed to learn that all the while it

seemed that progress was being made in bettering the lot of veterans and improving the image of an agency that has in recent years been less than candid with the veteran community, you had sanctioned a task group to secretly study the possibility of reducing, diluting and eliminating benefits that are currently provided by a grateful nation to its veterans, and their dependents and survivors."

According to Legion officials, the study appears to have been under way about two months after Derwinski took office in March 1989.

The primary area of reform being studied is eligibility for compensation and medical programs. According to a VA spokesman, the project's major guidelines are:

- Changes would only be prospective and no veteran currently receiving benefits would experience a reduction.
- Increased benefits would affect veterans immediately.
- Savings gained in any area of reform would be placed back into the VA healthcare system.

The Legion is most concerned with the eligibility reform aspect of the study. "This reform goes beyond a review of program operations," Epling said. "It angers me that the department responsible for the administration of programs and medical care for veterans is looking at ways to eliminate those programs—particularly when these deliberations have been carried out without the knowledge of those who serve as advocates for veterans."

Among the reforms being considered by the panel are: granting service connection recognition only for disabilities or deaths directly related to the performance of military duties; changing the "protection threshold" from 20 years to 10 years for service-connected disability ratings; changing the dependency benefits for veterans who are rated 30 percent to 90 percent disabled.

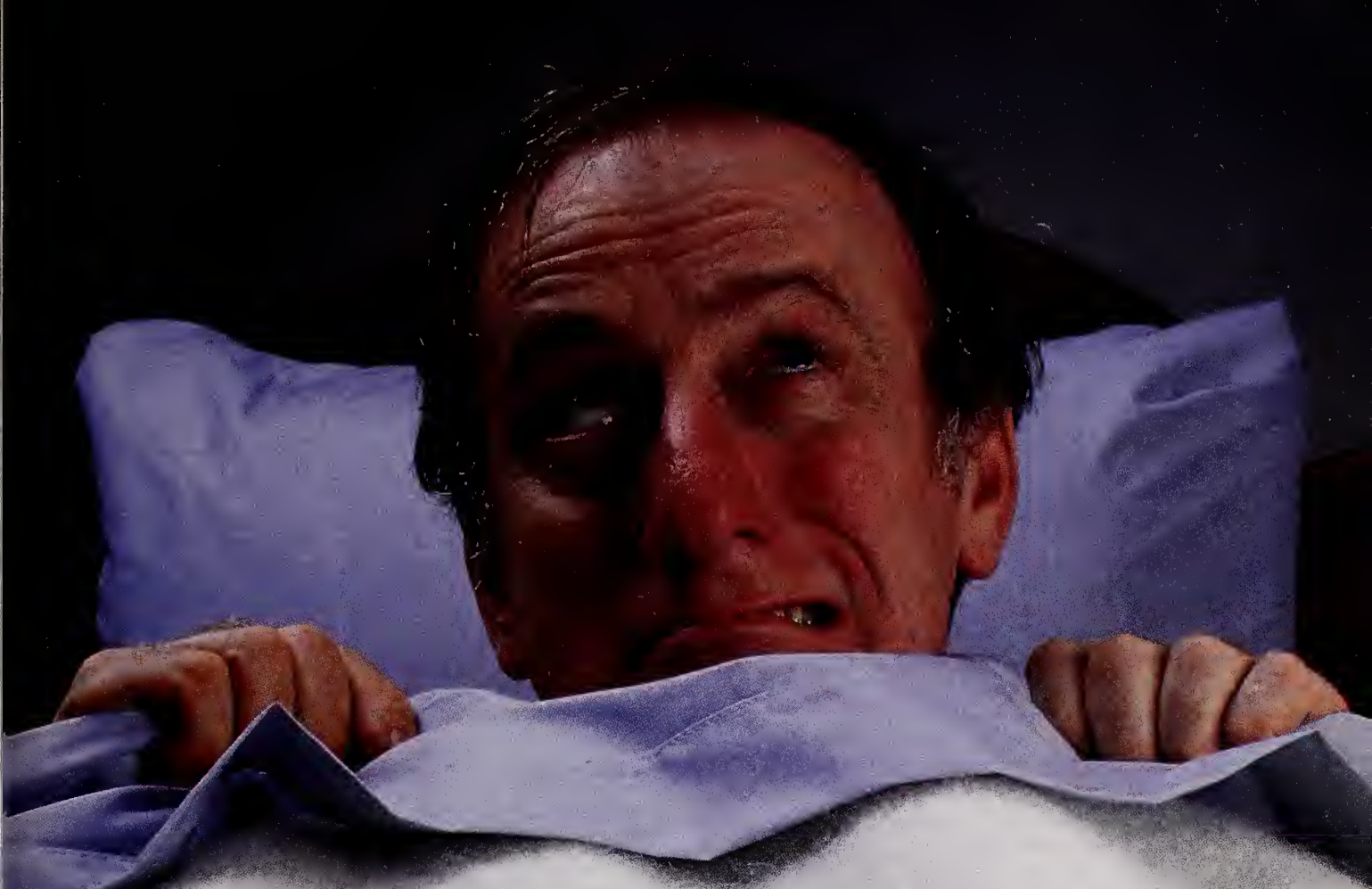
Derwinski has said the purpose of the study was to identify areas in VA programs and services that he described as "patently unfair." Once the VA study group completes its work, the department must get the approval of the Office of Management and Budget before it can send any recommendations to Congress.

"The Legion currently is analyzing the VA proposals," said Epling. "Preliminary review shows that some of the ideas are tired, retreaded proposals that have been recycled through similar studies. Many of these proposals fly in the face of hard-fought efforts by the Legion and other veterans' groups on behalf of veterans and their families."

Lt. Gen. John B. Conaway was appointed the next chief of the National Guard Bureau, replacing Lt. Gen. Herbert R. Temple Jr., who retired earlier this year.

Conaway, who was commissioned an Air Force second lieutenant in 1956, previously served as vice chief of the bureau and oversaw the Guard's role in fighting drug trafficking. Before his appointment as vice chief, Conaway was director of the Air National Guard.

The appointment, which at press time was being confirmed by the Senate, is for four years.



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APPLY TODAY! Select the number of units you want from the benefit chart below, complete the Enrollment Form on the bottom of this page, enclose your check or money order made payable to **The American Legion Life Insurance Plan** for the premium indicated. Be sure to answer all the questions—issuance may depend upon these answers. Mail your Enrollment Form and premium payment to: The American Legion Life Insurance Plan, 4870 Street Road, Trevose, PA 19049. **If you have any questions, call: 1-800-542-5547.**

Choose the Amount of Protection You Need

BENEFITS (YEARLY RENEWABLE TERM INSURANCE—POLICY FORM GPC-5700-781)

Limit: Sixteen (16) Units Per Member

The amount to be paid is determined by the age of the insured at the time of death. The schedule opposite shows the amount of insurance at selected ages at death and includes a special 15% increase for deaths occurring in 1990.

* A unit is the amount of coverage at a particular age. 15, 13, 12, 11, 9, 7, 6, 5, 3 and 1 unit also available. Please write for details.

† No persons age 70 or over (including those desiring additional coverage) will be accepted for new insurance.

****REQUIRED PREMIUM TO SEND WITH YOUR ENROLLMENT.** Two sets of premium amounts are shown above. The premiums at the head of each column are the annual premium amounts for the policy year. The partial premiums at the bottom of each column are the premiums for the balance of 1990 for approved enrollments effective June 1, 1990. Premiums for enrollments effective July 1 or later are proportionally less, by \$2 PER UNIT PER MONTH, and any overpayments will be refunded. Premiums accompanying non-approved enrollments will be refunded in full.

EFFECTIVE DATE: Your insurance becomes effective on the first day of the month coinciding with or next following the date your enrollment is received in the office of the Administrator, subject to Insurance Company approval. While insured, you will receive a renewal notice well in advance of the January 1

ALLIP Benefit Chart (By Units* of Coverage)

Age at Death: Annual Premium:	16 UNITS \$384 Per Yr.	14 UNITS \$336 Per Yr.	10 UNITS \$240 Per Yr.	8 UNITS \$192 Per Yr.	4 UNITS \$96 Per Yr.	2 UNITS \$48 Per Yr.
From 30 thru 34	\$147,200	\$128,800	\$92,000	\$73,600	\$36,800	\$18,400
From 35 thru 44	\$82,800	\$72,450	\$51,750	\$41,400	\$20,700	\$10,350
From 45 thru 54	\$40,480	\$35,420	\$25,300	\$20,240	\$10,120	\$5,060
From 55 thru 59	\$22,080	\$19,320	\$13,800	\$11,040	\$5,520	\$2,760
From 60 thru 64	\$14,720	\$12,880	\$9,200	\$7,360	\$3,680	\$1,840
From 65 thru 69	\$9,200	\$8,050	\$5,750	\$4,600	\$2,300	\$1,150
From 70† thru 74	\$6,072	\$5,313	\$3,795	\$3,036	\$1,518	\$759
Age 75† and Over	\$4,600	\$4,025	\$2,875	\$2,300	\$1,150	\$575
**Required Premium	\$224	\$196	\$140	\$112	\$56	\$28

annual renewal date. Insurance may be maintained in force by payment of premiums when due.

INCONTESTABILITY: Your coverage shall be incontestable after it has been in force during your lifetime for two years from its effective date.

EXCLUSIONS: No benefit is payable for death as a result of war or an act of war, if death occurs while serving, or within six months after termination of service in the military, naval or air force of any country or combination of countries.

CERTAIN STATES have requirements not satisfied by the enrollment form below. If you reside in one of those states, your enrollment and check will be returned to you to fulfill those requirements. If that is necessary, your enrollment will not be processed until the additional form is returned to us.

Enrollment Subject to Underwriter's Approval

NOTICE OF DISCLOSURE OF INFORMATION

Information regarding your insurability will be treated as confidential except that **Provident Life and Accident Insurance Company** may make a brief report to the Medical Information Bureau (M.I.B.), a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. Upon request by another member insurance company to which you have applied for life or health insurance, or to which a claim is submitted, the M.I.B. will supply such company with the information it may have in its files.

The Company may also release information in its file to its reinsurers and to other life

insurance companies to which you may apply for life or health insurance, or to which a claim is submitted.

Upon receipt of a request from you, the M.I.B. will arrange disclosure of any information it may have in your file. Medical information will only be disclosed to your attending physician. If you question the accuracy of information in the Bureau's file, you may seek correction in accordance with the procedures set forth in The Federal Fair Credit Reporting Act. The address of the Bureau's information office is P.O. Box 105, Essex Station, Boston Mass. 02112; Phone (617) 426-3660.

Detach, complete and mail with your premium payment to The American Legion Life Insurance Plan, 4870 Street Road, Trevose, PA 19049.

ENROLLMENT FORM FOR YEARLY RENEWABLE TERM LIFE INSURANCE FOR MEMBERS OF THE AMERICAN LEGION

Full Name _____ Birth Date _____
 Last First Middle Mo. Day Year
 Permanent Residence _____
 Street City State Zip
 Name of Beneficiary _____ Relationship _____
 Example: Print "Helen Louise Jones." Not "Mrs. H. L. Jones"
 Membership Card No. _____ Year _____ Post No. _____ State _____
 I apply for the number of units indicated: _____ ☐ I am applying for additional Legion Life Insurance. My present certificate number is _____

The following representations shall form a basis for the Insurance Company's approval or rejection of this enrollment. Answer all questions.

1. Present occupation? _____ Are you now actively working? Yes ☐ No ☐ If no, give reason _____
2. Have you been confined in a hospital within the last year? No ☐ Yes ☐ If yes, give date, length of stay and cause _____
3. During the last five years, have you had heart disease, circulatory disease, kidney disease, liver disease, lung disease, diabetes, or cancer, or have you had or received treatment or medication for high blood pressure or alcoholism? No ☐ Yes ☐ If yes, give details _____

ACKNOWLEDGMENT AND AUTHORIZATION

I represent that to the best of my knowledge, all statements and answers recorded on this enrollment form are true and complete. I agree that this enrollment form shall be a part of any insurance granted upon it under the policy. I authorize any physician or other person who has attended or examined me, or who may attend or examine me, to disclose or to testify to any knowledge thus acquired.

I have received and read the Notice of Disclosure of Information. Further, I authorize any physician, medical practitioner, hospital, clinic, or other medical or medically related facility, insurance company, the Medical Information Bureau or other organization, institution or person having any records or knowledge of me or of my health to give Provident Life and Accident Insurance Company any such information.

A photographic copy of this authorization shall be as valid as the original.

Dated _____, 19____ Signature of Applicant **X**

GMA-300-19 (Univ)
E1A50U1

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Home Office: Chattanooga, Tennessee



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VA BUDGET BATTLE RESUMES

AT A GLANCE, the proposed VA budget for fiscal year 1991 seems to be significantly more than the current budget, but a closer look shows only a slight increase in actual spending, American Legion officials have observed.

The administration's FY 1991 budget calls for \$30.5 billion to fund medical care, disability compensation, pensions, education and training, construction projects and other VA programs. The overall request is \$1.3 billion more than approved funding for FY 1990.

"The proposal is more realistic than other proposals over the last decade," said Charles Pessio, chairman of the Legion's Legislative Commission. "However, some provisions and legislative proposals being considered would weaken certain programs."

The Legion's dominant aim is to reverse the underbudgeting of programs such as veterans' medical care. The current FY 1990 budget was hurt when \$158 million was automatically cut because federal spending limits missed targets mandated by the Gramm-Rudman-Hollings (GRH) balanced-budget law.

In addition to the GRH reductions, VA must also grapple with a \$94 million loss in funds because of an error in calculating the salaries of health-care employees. Also, VA has a \$600 million medical equipment backlog that must be addressed, Pessio said.

"It's quite clear that the proposed funding will barely

*The Legion
opposes a plan
that would
force veterans
to make down
payments on
VA loans.*

.....

allow VA to meet its existing requirements," Pessio said.

The proposed spending for FY 1991 includes:

MEDICAL CARE

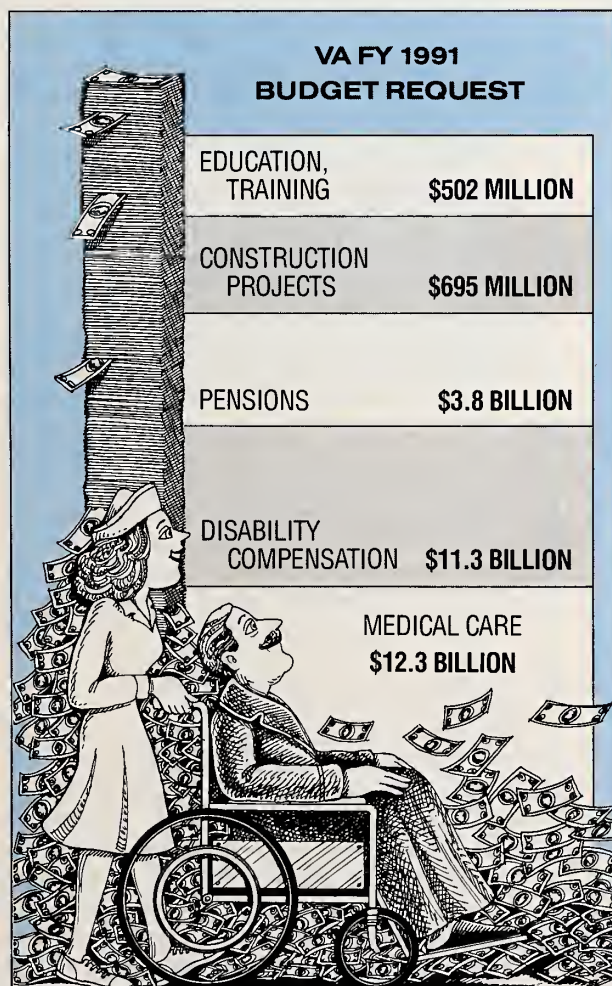
Funding for programs administered under VA's Veterans Health Services and Research Administration would be \$12.3 billion, an increase of \$901 million over FY 1990 spending. Legion officials have said the plan may help

prevent further slippage in health-care spending, but the proposal doesn't go far enough in helping non-service-connected patients—Category B and C veterans—who already have been forced out of the medical system. VA is required to care for all service-connected patients and certain others who are designated as Category A veterans.

"Many of the Category B and C veterans, because of their age, health and financial conditions, cannot obtain private medical insurance," said Chester Stellar, chairman of the Veterans Affairs and Rehabilitation Commission (VA&R). "The Legion predicted all along that categorizing veterans would only hurt those least capable of defending themselves."

One proposal would further categorize veterans by forcing Category B and C veterans with certain income levels to make copayments for each outpatient visit and prescription. "We remain totally opposed to this," Pessio said. "The Legion will continue to oppose means testing of veterans and any

Please turn page



expansion of similar proposals."

The Legion is also concerned about a plan to cut \$14.1 million from VA's Medical Research program. Since its establishment, VA has pioneered the development of prostheses and sensory aids for disabled veterans; many of whom lost limbs, sight and hearing as a direct result of their military service. Clinical care, health education and research are VA's primary missions.

"It would be impossible for VA to thrive independently if the research program suffers a budget reduction," Stellar said. "The general public also would be hurt because technology gained from this program is passed on to the private health industry."

Some of the health-care spending proposals include: \$33.8 million to hire 800 new nurses; \$27.4 million for nursing home expansion projects and domiciliary care, and \$42 million in grants to states for veterans' nursing-home construction.

Secretary of Veterans Affairs Edward Derwinski said he plans to study ways to increase sharing of health-care resources between VA and the Department of Defense. The Legion is not opposed to the sharing of medical equipment between VA and military hospitals but believes some lawmakers want to merge the two systems—a move that would lead to the decline in health-care quality for all, and may eventually lead to the dismantling of the VA as an independent entity, according to the Legion.

The FY 1991 budget calls for hiring 2,300 new health-care workers. But VA officials have conceded that as many as 800 of the new employees will be used to collect money from health-care providers of insured veterans, a system known as third-party reimbursement, which the Legion opposes.

BENEFITS

More than \$16 billion of the FY 1991 request will be for entitlements, and these programs *must* be provided to veterans under law. Among the programs funded by VA's Department of Veterans Benefits are disability compensation, pensions, education and training subsistence allowances, burial benefits and VA home loans.

One legislative plan would tie disability compensation cost-of-living adjustment (COLA) increases to a fixed index. The Legion maintains that

COLAs should not be automatically tied to a set rate, however, they should at least reflect the annual change in the inflation rate.

"Historically, Congress has been generous in providing COLAs based on legislation considered during hearing at which compensation related issues are discussed," Pesso said. "There's no need to tamper with a system that works well."

Also proposed by the administration is a plan to require home-buying veterans to make down payments on VA-backed loans of more than \$25,000. "This is among the most onerous of legislative proposals," said one Legion VA&R official, testifying before the House Veterans' Affairs Committee

THE BUDGET REQUEST SEEKS \$30 BILLION TO FUND HEALTH CARE, PENSIONS AND TRAINING PROGRAMS FOR VETERANS.

earlier this year. "While this requirement would give the veteran an immediate stake in a home investment and perhaps reduce the chances of a foreclosure, the down payment only makes sense if the default rate is abnormally high. The overall foreclosure rate of VA-guaranteed loans is just not high enough to justify the erosion of a benefit earned by honorable military service."

According to the budget proposal, veterans wanting to purchase homes in the next fiscal year would be forced to pay a loan-indemnification fee of 1.75 percent of the total amount of the loan, 0.5 percent more than the current rate. Describing the fee increase as "patently unfair," Pesso said the increased amount is unjustified because veterans will not derive any direct benefit from

it. The indemnity fee was established as insurance for veterans against future financial liability on VA-backed loans that have been assumed by other home buyers.

The down payment and indemnification fee increases have been criticized by several congressmen. "The most objectionable feature in the budget proposal is that the President, for the first time, would require veterans to make a down payment to get a conventional VA-guaranteed loan," said Sen. Alan Cranston of California, chairman of the Senate Veterans' Affairs Committee. "Congress created the program in 1944 precisely to allow hundreds of thousands of veterans to purchase homes even though they could not afford a down payment. The same need is there today."

LABOR DEPARTMENT

The Legion also is keeping a close watch on Labor Department FY 1991 budget plans that affect veterans' job-training and placement programs. The administration has called for \$143.1 million to fund Disabled Veterans Outreach Program specialists (DVOPs), and 1,465 Local Veterans Employment Representatives (LVERs), well below the number mandated by Congress. DVOPs work with local employers to help encourage the hiring of disabled veterans; LVERs work in state employment offices and help provide counseling, testing and job placement services. "The administration is being short-sighted by not funding these positions required by law," said Joe Frank Jr., chairman of the Legion's Economic Commission.

Meanwhile, the annual VA budgetary process was well under way at press time, and both the House and Senate Veterans' Affairs committees were working on their versions for VA's FY 1991 funding. The fiscal year begins Oct. 1 and ends Sept. 30 each year.

"VA's budget proposal for the upcoming fiscal year reflects increased funding and The American Legion is grateful for that," said Nat'l Cmdr. Miles S. Epling. "However, a number of obstacles remain, particularly in health care. VA in previous years has lost a lot of ground in funding, and the result has been less care and services for more veterans. Past fiscal problems must be solved before any substantial improvements will occur." □

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FLAG, AGENT ORANGE, BUDGET

TOP LEGION CONCERNS

THE pursuit of a constitutional amendment to protect the U.S. Flag is not over," said Nat'l Cmdr. Miles S. Epling. "We must protect our flag from this kind of terrorism—and if congressmen don't want to believe that, we can put new people on Capitol Hill."

More than 1,000 Legionnaires and Auxiliary members cheered Epling's remarks at the 1990 Washington Conference, Feb. 26-28, as he vigorously led the Legion's continuing campaign for a constitutional amendment to protect the U.S. Flag from desecration.

Epling urged Legionnaires to meet with their congressional representatives and explain why an amendment is

needed. Armed with information, Legionnaires met with the lawmakers to discuss the amendment and other Legion objectives, including VA medical-care spending and disability compensation for Vietnam veterans exposed to Agent Orange.

Also, before they left for Capitol Hill, Epling challenged Legion leaders to become membership "point men" by meeting the 1990 goal of 3.1 million members.

At the 67th Veterans Affairs and Rehabilitation (VA&R) Conference, Secretary of Veterans Affairs Edward J. Derwinski said VA faces the problems of a large bureaucracy and a continuing battle to maintain VA medical-care spending. "Over the years and even today, VA has got problems because it

has a huge bureaucracy," Derwinski said.

According to Derwinski, VA will save \$16 million because of his bureaucracy-trimming efforts at VA regional offices, and he is optimistic Congress will not radically alter the \$30.5 billion VA budget request for fiscal year 1991.

This year's request, if approved, will increase the VA budget 9.3 percent. William Diefenderfer, deputy director of the Office of Management and Budget, told Legionnaires that VA's budget increase "was long overdue and necessary." Diefenderfer predicted that VA probably won't receive any substantial funding from the "peace dividend" expected from reduced military spending.

Legionnaires attending the VA&R Conference also learned about possible setbacks to veterans' benefits, such as a proposal to require veterans to pay a 4 percent down payment for VA-backed loans. One reason the Legion opposes the proposal is many veterans can afford monthly payments, but may have difficulty securing a down payment. Since the program began in 1944, more than 13 million veterans have purchased homes through VA.

The Legion is also opposed to merging VA and Department of Defense (DoD) medical facilities, mentioned by Diefenderfer, because such a merger would detract from VA's unique mission of caring for the nation's veterans.

Addressing veterans' employment problems, Thomas E. Collins III, the Labor Department's assistant secretary for veterans' employment and training, told the Economic Commission that



VETERANS' FRIEND—Nat'l Cmdr. Epling presented the Legion's prestigious Public Service Award to Rep. Bob Traxler of Michigan at the Legislative rally.

ART STEIN



CAPITOL IDEA—Legionnaire Joseph Jacks, NECman Richard Anderson and Joe VonDietsch, all of Connecticut, were among many who met with their congressmen.

despite increasing budget restraints, his department has attempted to continue existing programs and offer unemployed, homeless veterans assistance through outreach programs.

In addition to the concerns of veterans' employment and medical care, many at the conference attended the National Security and Foreign Relations (NS-FR) Commissions' meetings. On the first day the groups assembled, it was announced that Violeta Chamorro, a pro-democracy Nicaraguan, had beaten communist President Daniel Ortega at the election polls.

"The Nicaraguan people voted for

freedom," said William M. Detweiler, chairman of the Foreign Relations Commission. "We've seen the fall of the Sandinistas not by bullets, but by the ballot box." Chamorro, publisher of La Prensa newspaper, received the Legion's 1988 National Commander's Public Relations Award.

Other speakers examined the changes in Central America and Eastern Europe. Lawrence J. Korb, a foreign affairs expert with the Brookings Institution, said that, because of the radical world changes, U.S. security faces a declining budget which will result in the armed services vying for

the remaining funds.

"We have to be able to convince the American people that this country needs a strong, robust national defense without an ideological enemy or a demon in foreign policy," Korb said. "The United States is a great power. It cannot live in a world where you have some small-time dictator declare war on you, shoot Americans and endanger a canal that's very important to the economic well being of this nation," he said, referring to Manuel Noriega.

Also at the meetings, Army Lt. Gen. Carl W. Stiner, the commanding general of the U.S. troops in *Operation Just Cause*, gave his first public presentation about the operation. Using maps that were in the actual operation room, Stiner detailed some of the obstacles of the assault, including Noriega's foreknowledge of the attack.

CONCENTRATING on changes in Eastern Europe, Ambassador Rozanne L. Ridgway, president of the Atlantic Council of the United States, told Legionnaires that the changes in Eastern Europe are the result of the 40-year alliance and "a passion for democracy that has shown that totalitarianism and communism do not work and can't be imposed outside the Soviet Union."

Several awards were given during the conference, including the Legion's Distinguished Public Service Award, which was presented to Michigan Rep. Bob Traxler for his three decades of public service and support of veterans' health-care and benefits issues. John Shumate of West Virginia received the Hospital Volunteer of the Year Award.

Richard Severo and Lewis Milford received The National Commander's Public Relations Award for their book *Wages of War*, which chronicles the mistreatment of America's veterans from the Revolutionary War through the Vietnam War. In his acceptance speech, Severo took the opportunity to question the government's handling of the Agent Orange study.

Also during the conference, Department of Alabama Cmdr. Jim Fraughnaugh presented Epling with a plaque in honor of the Miles S. Epling Scholarship established by Troy State University in Troy, Ala.

Many Legionnaires toured the Legion's newly renovated Washington offices and attended the building & rededication ceremony before the conference (see story, page 48). □

Membership Recruiting Pushes to '90 Goal

WHEN the books on the 1989 membership year closed, the Legion ranks totaled 3,103,189, and the numbers for the current year continued to approach the 1990 goal, according to the Membership and Post Activities Committee (M&PA).

"Nationally, last year's total was 176,628 more than the previous year," said William O. Moore Jr., M&PA chairman. "The 1989 total was the largest since 1948." Legion membership soared over the 3 million member mark before the start of the 1989 National Convention in Baltimore last September.

"There's every indication that membership for the current year will reach the goal of

3.1 million. We're confident our aggressive recruitment and direct renewal programs will strengthen our numbers," Moore said. "but the best recruiting tool we have is individual Legionnaires who take the time to explain to potential members what The American Legion is all about."

Thirteen Departments set membership records in 1989. They were Alaska, Arizona, Connecticut, Delaware, Florida, Indiana, Maine, Maryland, Minnesota, Nevada, New Hampshire, Ohio and Vermont. Also, 25 Departments met or exceeded their goals.

The Legion's Direct Membership Solicitation (DMS) program accounted for 266,307 new members during



JOB TALK—Nat'l Cmdr. Epling and Labor Secretary Elizabeth Dole discussed veterans' job-training programs and the problems of homeless veterans following the Washington Conference. An interview with Dole begins on page 26.

the 1989 campaign, Moore said. "DMS never was meant to replace the traditional one-

to-one method of recruiting, but it's certainly been a factor in our continued growth."

BETTER TIMES REFUNDS

FULL refunds are available to Legionnaires and American Legion Auxiliary members who subscribed to the defunct *Better Times* magazine in 1985.

Subscribers who have not already filed for claims should write to: National Judge Advocate, The American Legion, P.O. Box 1055, Indianapolis, IN 46206. Please enclose a copy of the canceled check (front and back) and a copy of any other correspondence or documentation of the subscription.

Renovation of Legion's D.C. Office Unveiled

LEGION leaders and other dignitaries were on hand when the newly renovated Washington American Legion office building was rededicated at the 30th annual Washington Conference.

"Visiting Legionnaires can be especially proud of this project," Nat'l Cmdr. Miles S. Epling said, before the rededication ceremonies. "Renovation was necessary to meet the ever-growing services and programs of our

organization." Among those attending the event was VA Secretary Edward J. Derwinski. Many of the 1,000 at the conference toured the seven-story building.

Renovation of the Legion building began in December 1988, and the Washington staff set up temporary headquarters at a nearby building. They returned to the revamped building last December. The facility houses the Legion's Veterans Affairs and Rehabilitation, Economic, National Security, Foreign Relations, Public

Relations Washington office and Legislative divisions. The building also has offices for the National Commander, National Adjutant and Washington office Executive Director.

The Legion's Washington office, at 1608 "K" Street, near the White House, was dedicated in August 1951 by President Harry Truman, a longtime Legionnaire. The Legion operated from a converted residence on the same lot before the building was built.

"The renovation of our Washington building demonstrates the Legion's commitment in serving Legionnaires and veterans, and our responsibility to speak out on national issues," Epling said.

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OUTFIT REUNIONS

Guidelines — Outfit Reunion notices are published for Legionnaires only and **must be submitted on official forms**. To obtain forms, send a self-addressed, stamped envelope to: O.R. Form, THE AMERICAN LEGION MAGAZINE, P.O. Box 1055, Indianapolis, IN 46206. Notices must be received at least seven months before reunions are scheduled and will be published only on a *first-come, first-served* basis.

Army

1st & 18th FA Bns. (WWII & Prior) (Sept-Ft. Sill, OK) Sherlie Wyrick, 1805 Arlington, Lawton, OK 73507 (405) 355-0108

1st Bn., 279th Inf. Rgt., 45th Div., HQ Co. (July-St. Louis) Rodney Rosdtschauer, 5008 Shore Acres Rd., Monona, WI 53716 (608) 222-8322

1st Bn., 50th Inf., A Co. (1966-68) (Aug-Cedar Rapids, IA) John Rhatigan, 5735 Oakwood Ave. N.E., Cedar Rapids, IA 52402 (319) 393-2381

1st Arm'd Signal Bn. Assn. (WWII) (Sept-Buffalo, NY) George Brown, 265 Cloverside Dr., West Seneca, NY 14224 (716) 674-5656

2nd Div. (WWII/Korea) (July-Las Vegas, NV) 2nd Div. Assn., Box 460, Buda, TX 78610

3rd US Inf. (Old Guard) (May-Ft. Snelling, MN) Howard Wright, 10341 Harriet Ave., Bloomington, MN 55420 (612) 888-2038

4th Cav. Assn. (Sept-Davenport, IA) Mike Loberg, Box 416, Annandale, MN 55302 (612) 274-5422

4th Replacement Dpt. (Sept-St. Louis) Jack Hollingsworth, 11207 Northwood Lake, Northport, AL 35476 (205) 339-1802

5th Engr. (C) Bn., 5th Engr. Rgt., 1278th Engr. Grp. (WWII) (Sept-Denver) Kyle McDavid, 7242 S. Franklin St., Littleton, CO 80122 (303) 794-9449

5th Evac. Hospital (1951-52) (June-Gatlinburg, TN) Gordon Forsyth, 562 N. Marble St., Rockmart, GA 30153 (404) 684-5352

6th Arm'd Div. Assn. (Sept-Albuquerque, NM) Edward Reed, Box 5011, Louisville, KY 40205

6th F.A. Assn. (Sept-King of Prussia, PA) Thomas Williams, 2400 Chetwood Cir. A-204, Timonium, MD 21093 (301) 561-3973

7th Inf. Div. Arty. HQ Btry. (Sept-Las Vegas, NV) Bob Smith, 1832 Escondido Terr., Henderson, NV 89014 (702) 454-7619

8th Arm'd Div. Assn. (July-Pittsburgh) Henry Rothenberg, 180 N. LaSalle St., Rm. 1215, Chicago, IL 60601 (312) 372-4610

10th Station Hospital (WWII) (Sept-Dubuque, IA) Harlan Epland, 1710 Chaney Rd., Dubuque, IA 52001 (319) 583-7642

11th Arm'd Cav. Vets. (Vietnam/Cambodia) (Aug-Sacramento, CA) Ron Krueger, 1819 Raintree Pl., Davis, CA 95616 (916) 758-0351

11th Engrs. (WWII) (Sept-Ft. Pierce, FL) A.B. Harward, 523 College Dr., Raeford, NC 28376 (919) 875-4809

11th Evac. Hospital, Semi-Mobile (Sept-Fife, WA) Philip Hermanson, 711 5th Ave. S.E., Puyallup, WA 98372 (206) 845-8054

11th Port of Embarkation (Sept-Galveston, TX) John Weaver, 2923 Sugar Wood Dr., League City, TX 77573 (713) 334-1085

14th Arm'd Div. Assn. (Sept-St. Louis) Andrew Tierno, 42 Vestal Ave., Binghamton, NY 13903 (607) 724-1958

14th Tank Bn., 9th Arm'd Div. (Aug-St. Louis) Dee Paris, Box 6141, Silver Spring, MD 20916 (301) 946-4820

15/17th Cav. Recon. Sqs. (Sept-Binghamton, NY) Daniel Monico, 42 George St., Binghamton, NY 13904 (607) 724-9174

19th Combat Engrs. (WWII) (Sept-St. Louis) Mahlon Campbell, 307 Rogers Rd., Trooper, Norristown, PA 19403 (215) 539-9140

22nd/227th/229th Signal Oper. Cos. (Sept-Lancaster, PA) Kenneth Kemler, 952 Orchard Rd., Manheim, PA 17545 (717) 665-7770

25th Replacement Dpt., Camp Stoneman (WWII) (Sept-Gettysburg, PA) John Morrison, 3503 Orme Dr., Temple Hills, MD 20748 (301) 894-0713

28th Ord. MM Co. (May-Knoxville, TN) James Wheeler, Box 3548, Knoxville, TN 37917 (615) 525-1694

29th Div. Assn. (Sept-Carlisle, PA) John Gavin, 7412 Miller Ave., Upper Darby, PA 19082 (215) 352-4962

30th Evac. Hospital (sm) (Sept-Grand Haven, MI) Harold Bretschneider, 14557 Mercury Dr., Grand Haven, MI 49417 (616) 842-6289

31st Inf. Dixie Div. (May-Hattiesburg, MS) Bill Raley, Box 250131, Montgomery, AL 36125 (205) 288-4828

32nd MP Co. (Sept-Arcadia, WI) Ignatius Sonsalla, 545 S. Theisen St., Arcadia, WI 54612 (608) 323-3595

34th Combat Engr. Bn. (1945-47) (Sept-Sharon, PA) Adam Schadler, Box 516, Elgin, ND 58533 (701) 584-3244

34th Inf. Div. (Sept-Dubuque, IA) James Huyck, 7700 N.W. Beaver Dr., Camp Dodge, Johnston, IA 50131 (515) 242-5248

36th Cav. Recon. Sq. (WWII) (Sept-Kansas City, MO) David Davis, 4923 W. 65th Pl., Arvada, CO 80003 (303) 428-1125

39th Combat Engrs. (Aug-Evansville, IN) Sam Bright, 6329 Greenbrae, Paducah, KY 42003 (502) 898-2552

42nd Rainbow Vets Div. (July-Pittsburgh) Jon Janosik, 3389 Kingston Ln., Youngstown, OH 44511 (216) 799-1004

44th Combat Engr. Bn. (WWII/ETO) (Aug-Lancaster, PA) Albert Cline, Box 501, Gaffney, SC 29342 (803) 489-6528

44th Engr. Bn. (Broken Heart/Korea) (Aug-Lancaster, PA) Harry O'Connell, 1134 Liberty St., Braintree, MA 02184 (617) 843-2183

45th Div. MP Co. (1950-52) (July) Leo Williams, Rt. 5, Box 4, Atoka, OK 74525

50th Combat Engrs., D Co. (Sept-Holly, CO) Tony Dreiling, Box 457, Holly, CO 81047 (303) 537-6894

50th Engrs. A Co. (July-Devils Lake, ND) Darwin Kenner, Rt. 1, Devils Lake, ND 58301 (701) 662-3806

52nd Signal Bn. (Sept-Lake Kiamasha, NY) Al Gallo, 50-48 W. Lindsley Rd., Cedar Grove, NJ 07009 (201) 785-4420

55th Arm'd Inf. Bn., 11th Arm'd Div., B Co. (Sept-Des Moines, IA) Gene Foster, 1401 17th Ave., Eldora, IA 50627 (515) 858-2158

57th FA Bn., 7th Inf. Div. (June-Henryetta, OK) Robert Davis, 8429 S. 18th St., Tacoma, WA 98465 (206) 564-1323

60th Engr. (C) Bn. (Oct-Spring Hill, NJ) Zaro Calabrese, 1118 Warren St., New Milford, NJ 07646 (201) 836-5426

63rd Engrs. (C), 44th Div., A Co. (Oct-Orlando, FL) Leonard George, 640 Brookside Rd., Maitland, FL 32751 (407) 647-0710

68th AAA Gun Bn. (Aug-Red Wing, MN) Leslie Long, Rt. 1, Box 69, Maiden Rock, WI 54750 (715) 448-2611

70th Tank Bn. Assn. (Sept-Baltimore) Charles Myers, 3208 Lake Ave., Baltimore, MD 21213 (301) 483-2281

71st Cml. Mort. Bn. (July-Knoxville, TN) Arthur Sparks, 118 Alberta St., Martin, TN 38237 (901) 587-5915

75th Inf. Div. (July-St. Louis) James Warmouth, 6545 W. 11th St., Indianapolis, IN 46214 (317) 241-3730

79th/697th/698th FA Bns. (Sept-Boone, NC) H.B. Johnson, Rt. 2, Box 5, Zionville, NC 28698 (704) 297-2477

83rd Arm'd FA Bn. (Oct-Atlanta) John Camp, 1766 Austin Dr., Decatur, GA 30032 (404) 289-5506

84th Inf. Div. (Sept-Springfield, MO) Daryl Mitchell, Box 136, Nixa, MO 65714 (417) 725-1053

86th Blackhawk Div. Assn. (Sept-Pigeon Forge, TN) W. D. Abernethy, 49 Garden Dr., Burnsville, MN 55337 (612) 432-0316

86th Engr. H.P. Bn. (WWII) (Sept-Philadelphia) Philip Wax, 2306 4th St., Easton, PA 18042 (215) 258-1297

86th Ord. Co. HM Tanks (Sept-Milwaukee, WI) Stanley Gehr, 607 Petra Lane, Sheboygan, WI 53081 (414) 452-8721

91st Gen. Hospital (WWII) (June-Madison, WI) Wallace Dahl, 1649 Euclid St., St. Paul, MN 55106 (612) 771-8597

94th Inf. Div. (July-San Diego) Ross Jordan, 1415 Orion Rd., Batavia, IL 60510 (708) 879-7157

94th QM Rhd. Co. (Oct-Orlando, FL) L. Forbes Getchell, 51 N. Main St., Newmarket, NH 03857 (603) 659-3652

94th Signal Bn. (Sept-Columbus, OH) Harry Lynn, 1458 Hedgewood Pl., Columbus, OH 43229 (614) 888-4154

95th Inf. Div. (Oct-Reading, PA) Lester Wolf, 8032 S. 86th Ct., Justice, IL 60458 (708) 458-3047

96th Chem. Mtr. Bn. (Oct-Lancaster, PA) Rod Railing, 1260 Lancer Ln., York, PA 17404 (717) 843-8229

96th QM Bakery (July-Willmar, MN) Carroll Jacobson, 1101 Grace Ave. S.W., Willmar, MN 56201 (612) 235-0839

103rd Med. Bn. & Rgt. Assn., 28th Div. (Sept-Wellsboro, PA) Penrose Milham, 1725 Wilson Ave., Lancaster, PA 17603 (717) 393-3318

104th Inf. Div./Timberwolf (OH Chapter/WWII) (May-Mansfield, OH) Harold Zuercher, 401 South Ave., Rt. 1, Pandora, OH 45877 (419) 384-3406

106th Vets Assn. (1897-Present) (Aug-Springfield, IL) Don Creviston, Box 458, Springfield, IL 62705 (217) 753-3800

109th Inf. Rgt. (WWII) (Oct-Clearwater, FL) James Christy, 4191 102nd Pl. No., Clearwater, FL 34622 (813) 573-9620

112th Cavalry (Sept-Garland, TX) Claude Rigsby, Rt. 1, Box 1341, Chandler, TX 75758

112th Combat Engrs. (June-Cleveland) Jack Houghtlin, 14530 Mission Rd., Cleveland, OH 44135 (216) 251-9545

112th Sta. Hosp., 263rd Gen. Hosp. (Calcutta) (Sept-Nashville, TN) Keith Straight, 1521 S. 29th St., LaCrosse, WI 54601 (608) 788-0461

115th Engr. (C) Bn., 40th Div. (Oct-Kansas City, MO) Frank Wernisch, 2963 S. Herman St., Milwaukee, WI 53207 (414) 744-5892

115th Inf., 29th Div., B Co. (June-Hagerstown, MD) George Penner, 214 Woodpoint Rd., Hagerstown, MD 21740 (301) 733-2457

120th AAA Gun Bn. (June-Canton, OH) Robert Jones, 3340 Timmy St., N.W., Uniontown, OH 44685 (216) 699-4244

122nd Signal Radio Intell. Co. (Sept-Harrisburg, PA) Ed Murphy, 42 W. 5th St., New Castle, DE 19720 (302) 328-8142

126th, 173rd F.A. Bns. (Oct-Eau Claire, WI) Edward Kloth, Box 188, Medford, WI 54451 (715) 748-4843

127th Inf. Vets Assn. (Sept-Wisconsin Rapids, WI) Leslie Heath, 4130 Kauth Dr., Wisconsin Rapids, WI 54494 (715) 423-0498

134/197th Inf., H Co. (Sept-Grand Island, NE) K.J. Walker, 1414 Windsor Rd., Grand Island, NE 68801 (308) 382-2626

135th Inf. Rgt., 34th Div., E Co. (WWII) (Aug-Jackson, MN) Melvin Mix, 118 Emily St., Box 165, Jackson, MN 56143 (507) 847-2325

137th Rgt., 35th Div., H Co. (July-Ottawa, KS) Harold Brohammer, Rt. 1, Box 123, Baldwin, KS 66006 (913) 594-6568

141st Signal Co. (Aug-Lafayette, IN) K.C. Illingworth, 1104 Logan Ave., Lafayette, IN 47905 (317) 474-9146

143rd AAA Gun Bn. (WWII) (July-Hooker, OH) Harry Lane, 7291 Alspach Rd., Lancaster, OH 43130 (614) 837-9128

158th FA Bn., 45th Div., A Btry. (Sept-Woodward, OK) Wayne Hendren, 3001 Wilshire, Woodward, OK 73801 (405) 254-3040

159th Inf., F Co. (WWII) (Sept-San Diego) Willard Neumann, 9020 Primrose Ln., Hickory Hills, IL 60457 (708) 839-5978

164th Combat Engr. Bn. (Aug-Lionville, PA) Mario Picciacchio, 934 Wallis Ave., Farrell, PA 16121 (412) 342-5928

164th Inf. Assn. (Oct-Bismarck, ND) Frank Weisgerber, 1202 N. Mandan St., Bismarck, ND 58501 (701) 223-0171

164th Inf., Co. F (WWII/Korea) (July-Carrington, ND) John Paulson, 802 2nd Ave. N., Carrington, ND 58421 (701) 652-3305

168th Inf., 34th Div., Anti-Tank Co. (May-Bryon, OH) Robert Ernsberger, Rt. 5, Bryon, OH 43506 (419) 636-3560

172nd Inf. Rgt., 43rd Div., E Co. (Sept-Hummelstown, PA) Elmer Nisley, 13 W. Main St., Hummelstown, PA 17036 (717) 566-2023

172nd Inf., 43rd Div., F Co. (Aug-Guntersville, AL) John Price, 1061 McVillie Rd., Boaz, AL 35957 (205) 593-2339

174th Inf., 44th Div., E Co. (Sept-Jamestown, NY) William Hubbard, 331 E. Elmwood Ave., Falconer, NY 14733 (716) 665-4955

178th Engr. Combat Bn. (Aug-Nashville, TN) Pierce Butler, 3726 Richland Ave., Nashville, TN 37205 (615) 292-5878

182nd F.A. Rgt. (From Detroit) (June-Troutman, NC) John Petrovich, 28404 Wildlife Ln., Brooksville, FL 34602 (904) 799-0197

182nd Station Hosp. (June-Ft. Mitchell, KY) Ed Comer, 204 S. Church St., New Lebanon, OH 45345 (513) 687-1256

205th CA AA, Btry. F (July-Chehalis, WA) Edward Young, Box 1063, Elma, WA 98541 (206) 482-4738

209th F.A. B., 2nd Bn., 161st F.A. Rgt. (WWII) (June-Arkansas City, KS) Jack Embrey, 1420 E. 2nd St., Winfield, KS 67156 (316) 221-1238

216th General Hospital (WWII) (Sept-Portland, ME) Alfred Sudsbury, Box 186, Milbridge, ME 04658 (207) 546-7470

219th AAA Gun Bn., B Btry. (Sept-Ducansville, PA) John Trainor, Rt. 1, Box 140, Turtle Lake, WI 54889 (715) 986-4547

224th Airborne Med. Co., 17th A/B Div. (Aug-St. Charles, MO) Edmund Wientczak, 9313 David Rd., Garfield Hts., OH 44125 (216) 341-0695

232nd Signal Oper. Co. (Oct-Iowa City, IA) DeWayne Lamansky, 610 W. Elm, Solon, IA 52333 (319) 644-2380

233rd General Hospital (Oct-Valley Forge, PA) Tom Kocher, 1424 W. Marshall St., Norristown, PA 19403 (215) 539-3533

233rd S/L Bn., C Btry. (Sept-San Diego) Norman Latter, 43455 Osage Rd., Hemet, CA 92343 (714) 652-8808

240th Engr. Bn. (Sept-Rochester, NY) Donald Musser,

1658 8th St. N.W., Cedar Rapids, IA 52405 (319) 362-1091

246th Signal Oper. Co. (WWII) (Aug-Johnson City, TN) Johnnie Huggins Jr., 30031 S.W. 169th Ave., Homestead, FL 33030 (305) 247-0150

252nd Combat Engr. Bn. (Aug-Columbus, OH) Jerry Fatica, 7383 Cedar Rd., Chesterland, OH 44026 (216) 729-4601

258th F.A. Bn. (Aug-Sioux Falls, SD) Stanley Cross, Box 251, Howard, SD 57349 (605) 772-5217

261st Med. Bn. (June-Saratoga Springs, NY) Rudy Talamantez, 9 Oldham Rd., Silver Spring, MD 20901 (301) 588-1518

272nd F.A. Bn. (Korea) (Sept-Randolph, MA) Ralph Browne, Box 19, Boston, MA 02119 (617) 436-4639

279th Inf., 45th Div., 1st Bn., HQ Co. (July-St. Louis) Rodney Rossdesteuer, 5088 Shore Acres Rd., Monona, WI 53716 (608) 222-8322

282nd Combat Engrs., Co. B (July-Cleveland) Norman Morella, 1355 Queen Anne's Gate, Westlake, OH 44145 (216) 835-1826

303rd Inf. Rgt., F Co. (Sept-Kansas City, MO) Roy Sommerfeld, 1214 Douglas, Wayne, NE 68787

303rd Inf., 97th Div., Anti-Tank Co. (WWII) (Sept-Columbus, OH) Fred Kempksi, 152 W. 13th St., Deer Park, NY 11729 (516) 667-2952

317th Barrage Balloon Bn. (Oct-Lancaster, PA) Ben Gainer, 543 Union School Rd., Mount Joy, PA 17552 (717) 653-5551

328th Commun. Recon. Co. (1952-55) (July-Columbus, OH) John Arndt, Rt. 1, Box 1514, Danielsville, GA 30633 (404) 795-2350

329th Inf., 83rd Div., Rgt. HQ Co. (June-St. Marys, OH) Frank Fauver, 403 Edgewood Dr., Wauseon, OH 43567 (419) 335-9363

336th Engr. Combat Bn. (ETO) (Sept-Syracuse, NY) George Woodbridge, 107 Conrad N.E., Grand Rapids, MI 49505 (616) 361-7153

339th Inf., 85th Div., HQ (Sept-Columbus, OH) Frank Kertesz, 865 Salisbury Rd., Columbus, OH 43204 (614) 276-0935

340th Engr. Rgt. (Sept-Lancaster, PA) Dino Parisi, 229 S. Yorkshire Blvd., Youngstown, OH 44515 (216) 799-4574

345th Rgt., 87th Div., D Co. (Aug-Amana, IA) Richard Lease, Box 26, Crawfordville, IA 52621 (319) 658-2252

385th AAA AW Bn. (WWII) (June-Roanoke, VA) Douglass Cochran, 420 Belvedere Rd., Hagerstown, MD 21740 (301) 733-6312

386th Inf., 97th Div., Med. Detach. (June-Cincinnati) Clyde Watkins, 607 Charles St., Middletown, OH 45042 (513) 422-7914

397th Rgt., 100th Div., Service Co. (Oct-Northbrook, IL) Logan Dutton, 222 Glenview Ave., Dover, OH 44622 (216) 364-2267

398th AAA Bn. (Sept-Lake Ozark, MO) Lawrence Lockard, Rt. 7, Warrensburg, MO 64093 (616) 747-8549

407th Combat Engrs. (Sept-Nashville, TN) Donald Small, 2645 Western Hills Dr., Nashville, TN 37214 (615) 883-3776

410th Inf., 103rd Div., C Co. (Aug-Cherry Hill, NJ) Andrew Setliffe, 6700 Granada, Dr., Little Rock, AR 72205 (501) 663-2785

411th Inf., 103rd Div., A Co. (WWII) (Aug-Cherry Hill, NJ) Bob Hopper, 1546 Washburn Ave., Beloit, WI 53511 (608) 365-6060

414th Engrs. (June-LaCrosse, WI) Otto Werner, 2610 Leonard St., LaCrosse, WI 54601 (608) 788-3587

426th Med. Bn. HQ, 564/565/566th Amb. Cos. (Sept-Dayton, OH) Waldo Erickson, 510 N. Jefferson Ave., Springfield, MN 56087 (507) 723-5984

436th AAA AW Bn. (WWII) (Sept-Little Rock, AR) Lewis Young, 6315 S. Boston, Ft. Smith, AR 72903 (501) 484-7607

442nd Medical Coll. Co. (WWII) (Oct-Kissimmee, FL) Earl Pelham, 10401 Snug Harbor Rd., #98, St. Petersburg, FL 33702 (813) 577-6238

455th AAA AW Bn. (WWII) (Aug-Nashville, TN) Richard Hollister, 3844 Faxon Ave., Memphis, TN 38122 (901) 323-5859

457th Amph. Truck Co. (Sept-Denver) John Passanante, 11890 E. Canal Dr., Aurora, CO 80011 (303) 344-8406

461st AAA, B Btry. (Sept-Allentown, PA) Bernard Uhler, 157 Victory Ln., Nazareth, PA 18064 (215) 759-3508

466th AAA Bn. (N.E. Chapter) (July-Albany, NY) Norman Gates, 118 Manning Blvd., Albany, NY 12203 (518) 438-5041

473rd Inf. Rgt., AA Units 434/435/532/900 (Sept-Springfield, IL) Bernard Fuerstges, 130 N. Peoria, Bradford, IL 61421 (309) 897-7241

476th AAA AW Bn. (Aug-Indianapolis) George Cox, 50 E. Lake, Box 5927, Tuscaloosa, AL 35405 (205) 553-6745

479th AAA AW Bn. (July-Knoxville, TN) Arthur Sparks, 118 Alberta St., Martin, TN 38237 (901) 587-5915

480th AAA Bn. (July-Palmerton, PA) Samuel George, Rt. 1, Box 1788, Palmerton, PA 18071 (215) 681-4500

483rd AAA AW Bn. (July-Chapel Hill, TN) William Haygood, Rt. II, Box 474, Florence, AL 35630 (205) 764-9412

489th AAA AW Bn. S.P. (Aug-Morgantown, PA) Allen Folk, Skyline Dr., Rt. 4, Box 152, Reading, PA 19605

491st AAA AW Bn. (Sept-Bordentown, NJ) William Dalton, 1615 46th St., Pennsauken, NJ 08110 (609) 663-6301

491st Engr. Base Equip. Co. (Sept-Reno, NV) Joe Ryan, 642 Clarendon Ave., San Francisco, CA 94131 (415) 681-8106

501st Trans Trkck Co. (Sept-Chicago) John Casaleto, 5024 N. Pittsburgh, Norridge, IL 60656 (708) 456-3779

503rd Parachute RCT (WWII) (July-Washington) Gerald Hasbargen, 1165 81st St. So., St. Petersburg, FL 33707 (813) 345-6322

506th AAA Gun Bn. (WWII) (Sept-Cumberland, MD) Dean Olin, 2413 Center Rd., Ashtabula, OH 44004 (216) 969-1339

513th Engr. (LP) Co. (Aug-Kulpsville, PA) R.L. Trout, 5 E. Madison Ave., Telford, PA 18969 (215) 723-2126

517th Par. Inf. Rgt., 460th Par. F.A., Bn., 596th Par. Engr. Co. (July-Washington) William Lewis, 18630 White Pine Cir., Hudson, FL 34667 (813) 863-2995

518th AAA Gun Bn., A Btry. (WWII) (Fall-Chattanooga, TN) Bill Heintz, 254 Casement, Painesville, OH 44077 (216) 357-0506

522nd Ord. HM Co. (July-Oakbrook, IL) Raymond Ufer, 205 Medill Ave., Northlake, IL 60164 (708) 562-0293

523rd Ord. HM Co. (WWII & Later) (Aug-Rochester, NY) Anthony Fontaino, 227 Virginia Ave., Staten Island, NY 10305 (718) 447-3520

526th Ord. Tank Co. (July-Denver) Robert Collins Sr., 851 S. Williams, Denver, CO 80209 (303) 777-9065

534th AAA AW Bn., B Btry. (Sept-Branson, MO) Albert Fischer, 2440 Allan Dr., Florissant, MO 63033 (314) 837-4004

536th Amph. Tractor Bn. (WWII) (Sept-Branson, MO) Earl Lay, 8309 E. 23rd St., Tulsa, OK 74129 (918) 622-8166

536th Assn. (Sept-Stamford, CT) Bayard Peabody, 105 S. Main St., Baldwinville, MA 01436 (508) 939-8782

540th Engr. Rgt. (C) (Oct-Virginia Beach, VA) Paul Brown, 5804 Harwood Dr., Des Moines, IA 50312 (515) 277-7517

544th Ord. HM Co. (FA) (Sept-Lincoln, NE) Ernest Case, 6515 Colfax Ave., Lincoln, NE 68507 (402) 466-7550

552nd Engr. H.P. Bn. (WWII) (June-Greensburg, PA) Warren Snyder, 625 N. 19th St., Allentown, PA 18104 (215) 433-2650

556th Ord. HM (tk) Co. (WWII) (Aug-Ripley, WV) Pat Deever, 3614 Cypress St., Parkersburg, WV 26101 (304) 485-5730

571st Signal Co. (Sept-Colorado Springs, CO) R.F. Berry Sr., 203 Second Ave., Haddon Heights, NJ 08035 (609) 547-7120

573rd AAA AW (sp) Bn. (WWII) (Oct-Killeen, TX) Carl Richardson, 2205 Antelope Trail, Harker Hts., TX 76543 (817) 698-6162

573rd Personnel Co. (Ft. Bragg) (Oct-Albert Lea, MN) Larry Eckard, Rt. 9, Box 50, Hickory, NC 28601 (704) 256-6274

591st Engr. Boat Rgt. (July-Billings, MT) Everett Mills, Box 71, Sublette, KS 67877 (316) 675-8261

602nd Tank Destroyer Bn. (Sept-Oklahoma City) James Chenault, 302 Missionary Ridge, Hampton, VA 23669 (804) 850-1848

604th AAA Bn., 942nd F.A. Bn. (Sept-South Bend, IN) Francis Denny, 3762 W. Old Rd. 30, Lot 88E, Warsaw, IN 46580 (219) 267-4134

613th Engr. LP Co. (Sept-Hunt Valley, MD) Hal Jones, 1553 Duxbury Rd., Towson, MD 21204 (301) 825-5636

638th Tank Dest. Bn. (July-Indianapolis) Art Paulin, 3610 E. 75th St., Indianapolis, IN 46240 (317) 849-2064

643rd Tank Destroyer Bn. (Oct-Warwick, RI) Mary Little, 241 Mishnock Rd., West Greenwich, RI 02816 (401) 397-9873

658th Amph. Tractor Bn. (Aug-Milwaukee) Elmer Hallen, 1161 Stark St., Kewaskum, WI 53040 (414) 626-2253

702nd T.D. Bn., A/B Cos. (June-Gatlinburg, TN) Thomas Rigdon, 1916 S. Fairview, Decatur, IL 62521 (217) 422-1597

702nd T.D. Bn., C Co. (Aug-Manchester, NH) Gerard Lavoie, Box 58, Greenbriar Rd., New Ipswich, NH 03071 (603) 878-4736

726th Amph. Tractor Bn. (WWII) (Sept-New Orleans) Robert Priest, 2359 N. 23rd St., Lafayette, IN 47904 (317) 423-4426

729th Railway Oper. Bn. (WWII) (Sept-Richmond, VA)

Albert Colello, 4251 4th Ave., Altoona, PA 16602 (814) 943-0551

746th AAA Gun Bn., W/B/C/D/HQ (WWII) (Sept-New Orleans) George Stewart, Box 495, Tonganoxie, KS 66086 (913) 845-2582

747th Engr. Base Equip. Co. (June-Chippewa Falls, WI) Robert Doege, 625 Harding St., Chippewa Falls, WI 54729 (715) 723-5838

749th Tank Bn. Assn. (Area) (June-Couer d'Alene, ID) John Carlson, 729 Wabash St., Spokane, WA 99207 (509) 489-0084

755th Rwy. Shop Bn. (Sept-Chattanooga, TN) Robert Mulso, 801 E. Park, Winner, SD 57580 (605) 842-1377

756th Tank Bn. (WWII) (Sept-Omaha, NE) Frank Piotrowski, 3882 N. 65th Ave., Omaha, NE 68104 (402) 556-4013

764th Ry. Shop Bn. (July-Bucyrus, OH) Louis Golia, 629 Sara Ln., Verna, PA 15147 (412) 793-2938

771st F.A. Bn., A Btry. (Sept-St. Louis) Lawrence McPherson, 606 Sutton Dr., Xenia, OH 45385 (513) 372-4347

773rd Tank Destroyer Assn. (Sept-Orlando, FL) Edward McClelland, 4384 W. 182nd St., Cleveland, OH 44135 (216) 251-4243

789th AAA AW Bn. (Oct-Louisville, KY) Anthony Rauscher, 139 Lakeview Dr., Haines City, FL 33844 (813) 439-4787

793rd MP Bn. (1943-53) (Sept-Owensboro, KY) Art Sherokow, Rt. 1, Box 7870, Wildersville, TN 38388 (901) 845-5854

796th AAA AW Bn. (Oct-Miami) William Haberland, 539 Stratford Ln., Ridge, NY 11961 (516) 744-3098

802nd Engr. Assn. (Aug-San Antonio, TX) Raymond Griffith, Cooper Ln., Box F433, Rt. 3, Chester, NJ 07930 (201) 879-5687

802nd F.A. Bn. (WWII) (Sept-Asheville, NC) Warren Surrent, 5212 Headland Hill Ave., Tampa, FL 33625 (813) 961-4506

803rd MP Bn. (Sept-Catskill, NY) James Cameron, 198 Herrick Rd., Box 1565, Southampton, NY 11969 (516) 283-1159

808th Chemical Co. (May-Winterhaven, FL) Les Price, 809 Churchill Ave., Pittsburgh PA 15235 (412) 241-5546

808th MP Co. (Korea) (Oct-Watertown, NY) Albert Abbass, Box 300, Evans Mills, NY 13637 (315) 629-4700

813th Ord. Dpt. Co. (Aug-Columbus, OH) Charles Mileusnich, 1290 Moler Rd., Columbus, OH 43207 (614) 444-9716

819th Tank Destroyer Bn. (Sept-Hagerstown, MD) Palmer Dawson, Rt. 4, Box 204, Smithsburg, MD 21783 (301) 824-7112

847th Ord. Depot Co. (June-Southern Pines, NC) Rosser Campbell, Box 728, Sanford, NC 27330 (919) 776-2471

880th FA Bn., 69th Inf. Div., Btry. A (Sept-Nashville, TN) John Barnett, 6374 Brandywine Trl., Norcross, GA 30092 (404) 448-6513

976th F.A. Bn., B Btry. (Sept-Atlantic City, NJ) Michael Lattanzi, 273-C Berwick Ct., Ridge, NY 11961 (516) 821-6751

3094th QM Refrig. Co. (Fixed) (WWII) (Aug-Nashville, TN) Robert Cook, 120 E. St. Marks Pl., Valley Stream, NY 11580 (516) 872-3275

3204th QM Serv. Co. (June-Youngstown, OH) H. Floor, 18 W. Metz Rd., Columbiana, OH 44408 (216) 482-4202

3459th MAM Ord. (Sept-Cincinnati) Robert Eckert, 2304 Brownsville Rd., Langhorne, PA 19047 (215) 364-4275

3512th Ord. MAM Co. (Sept-Butler, PA) Walter Dunkle, 522 Bredin Ave., Butler, PA 16001 (412) 283-0200

AG Section, 45th Inf. Div. (Korea) (Aug-Oklahoma City) Dick Wainwright, 9001 E. Rosewood St., Tucson, AZ 85710 (602) 623-4199

Battle of the Bulge Vets (Sept-Valley Forge, PA) Demetri Paris, Box 6141, Silver Spring, MD 20916 (301) 946-4820

Florida National Guard (Nov-Camp Blanding, FL) Robert Hawk, State Arsenal, Box 1008, St. Augustine, FL 32085 (904) 823-0174

NCOC, 81st Co. (Aug-Washington) Leonard Russell, 99 Morgan Ln., Millinocket, ME 04462 (207) 723-4969

Station Hospital (Camp Edwards) (Aug-Falmouth, MA) Edward Spinard, 62 Archer St., Pawtucket, RI 02861 (401) 724-2077

U.S. Army Leadership School Graduates (July-Turlock, CA) George Rogers, 2192 N. McCullagh Rd., Stevinson, CA 95374 (209) 634-6501

XIII Corps Assn. (July-St. Louis) John Bitting, 10104 Quinby St., Silver Spring, MD 20901 (301) 593-8919

Yokohama Engr. Dpt., 8056 AU, Det. C (July-Lawrenceville, PA) Walter Williams, Rt. 2, Box 154, Lawrenceville, PA 16929 (717) 827-2773

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Navy

7th Seabees (WWII) (Sept-Belmont, CA) Bob Maloney, 440 Molino Ave., Sunnyvale, CA 94086 (408) 736-5195

8th NCB (Oct) Roland Beresford, 146 Grant St., Totowa, NJ 07512 (201) 942-5234

28th NCB (WWII) (Sept-New Orleans) Bruno Petrucione, 433rd St., Yorkville, NY 13495

37th Spec. Seabees (Sept-Bardstown, KY) Tom Hall, Box 232, St. Bernice, IN 47875 (317) 832-2249

51st NCB (Sept-Oxnard, CA) Frank Nowitzki, 924 Ocean Dr., Oxnard, CA 93035 (805) 985-8488

55th NCB (July-Spokane WA) Ralph Hirst, 150 Kern St. Sp. 47, Salinas, CA 93905 (408) 424-4335

59th NCB (Sept-Fredericksburg, VA) Joe Vozzola-Lena, 6004 Brookland Rd., Alexandria, VA 22310 (703) 971-7139

63rd NCB (Sept-Valley Forge, PA) Alfred Ponnwitz, Rt. 7, Box 16, Sussex, NJ 07461 (201) 875-1105

77th Seabee Bn. (Sept-Austin, TX) B.I. Camp, 4821 Langley Rd., Ft. Worth, TX 76114 (817) 626-1103

79th Seabees (WWII) (June-Bakersfield, CA) W.G. Lindroff, 5104 Lowen, Bakersfield, CA 93309 (805) 831-6621

85th NCB (Aug-Amarillo, TX) Garth Sanders, 4318 Ong, Amarillo, TX 79110 (806) 352-7003

88th NCB (Sept-Northbrook IL) Joe Sosine, 707 W. Wise Rd., Roselli, IL 60193 (708) 894-1081

118th NCB (Sept-San Antonio, TX) Art Keene, 1225 Colonial Rd., McLean, VA 22101 (703) 356-4050

AG 12 (Thunderbirds) (Sept-San Diego) Carmen Hintz, 4000 S. Ocean Blvd., Palm Beach, FL 33480 (407) 533-0358

CBMU 501 (WWII) (Sept-Lancaster, PA) James Dragish Jr., 2908 Magee Ave., Philadelphia, PA 19149 (215) 333-3613

CBMU 568 (Oct-San Antonio, TX) Joe Salemi, 137 Westminster Pl., Lodi, NJ 07644 (201) 546-0348

CBMU 569 (Oct-San Antonio, TX) O.K. Larson, 711 Stanwich Ln., St. Paul, MN 55118 (612) 454-6943

CBMU 599 (Pearl Harbor/WWII) (July-Divernon, IL) Bob Murphy, 927 S. 1st St., Divernon, IL 62530 (217) 628-9030

Columbia Univ. Midshipmen's School (1940-45) (Oct-Baton Rouge, LA) Ralph Miller, 6023 E. 52nd Pl., Indianapolis, IN 46226 (317) 542-7090

Corry Boot Camp 1942, Corry/Whiting Field Sq. 8C (July-Grand Rapids, MI) Ken Downing, 2805 S. Shore Dr., Box 430, Sheridan, MI 48884 (517) 291-3950

Farragut Naval Trng. Sta. (Sept-Farragut, ID) Farragut State Park, E 13400 Ranger Rd., Athol, ID 83801 (208) 683-2425

Four Stack APD Vets (Sept-Reno, NV) Jack Pennock, 4001 Constellation Rd., Lompoc, CA 93436 (805) 733-3412

LST Sinking in English Channel, Exercise Tiger (Army Included) (Sept) Eugene Eckstam, 2118 20th Ave., Monroe, WI 53566 (608) 325-2559

MCB 4 Seabees (1954-57) (Aug-Rochester, NY) Philip Murphy, 4 Whitehart Blvd., Dansville, NY 14437 (716) 335-8938

MCB 9 (Vietnam) (June-Port Hueneme, CA) Richard Casoli, Box 88, Hanson, MA 02341 (617) 293-7212

Natl' Assn. of Fleet Tug Sailors (Sept-Orlando, FL) Bob Yates, 762 Mendocino Ave. #15, Santa Rosa, CA 95401 (707) 523-4415

P.T. Boats Inc. (Aug-San Diego) Alyce Guthrie, Box 38070, Memphis, TN 38183 (901) 755-8440

PATSU 1-7 (Sept-Toledo, OH) Pat McCloskey, 7036 Springfield Dr., Holland, OH 43528 (419) 865-2242

PBY Catalina Int'l. Assn. (All Hands) (Sept-New Orleans) James Thompson, 1510 Kabel Dr., New Orleans, LA 70131 (504) 392-1227

Piney Point Nav. Torpedo Test Range (WWII) (July-Piney Point, MD) Marty Benson, 626 E. Crescent Dr., Vineland, NJ 08066 (609) 696-1977

UIIthi/SLCU 34/ACorn 26 (Sept-Bremerton, WA) David Konovsky, 165 Towne Rd., Sequim, WA 98382 (206) 683-2710

US Navy Arm'd Guard (Sept-Livingston, NJ) Alex Lombardi, 14 Brookfield Rd., Upper Montclair, NJ 07043 (201) 746-6361

US Navy Salvage Divers (WWII) (Sept-Gatlinburg, TN) Leo Ely, 129 Long Branch, Gatlinburg, TN 37738 (615) 436-7891

US Submarine Vets (WWII) (Sept-Kissimmee, FL) Fred Judd, Box 320202, Cocoa Beach, FL 32932 (407) 784-1212

USS Alamo LSD 33 (Sept-St. Louis) Mike Schuerman, 1003 Jefferson, De Sota, MO 63020 (314) 586-5472

USS Algot AKA 54 (Aug-Denver) Anthony Soria, 2045 Avalon Dr., Merced, CA 95340 (209) 722-6005

USS American Legion APA 17 (WWII) (Oct-N Miami

Beach, FL) John Zuella, 268 Scott Rd., #9, Waterbury, CT 06705 (203) 757-0478

USS Arided AK 73 (Sept-San Luis Obispo, CA) Richard Baker, 1002 Catherine Ave., Kinston, NC 28501

USS Arkab AK 130 (Sept-Las Vegas, NV) Thomas Murray, Box 525, Sun City, CA 92381

USS Ashland LSD 1 (July-Chicago) Milt Ferguson, 1540 E. Moore Rd., Hillsdale, MI 49242 (517) 437-7205

USS Bache DD/DDE 470 (May-Warwick, RI) Ray Delsesto, 1595 Phenix Ave., Cranston, RI 02910

USS Balch DD 363/USS Porterfield DD 682 (Sept-Davenport, IA) Sam Thomas, Tucson Meadows, 2121-942 S. Pantano Rd., Tucson, AZ 85710

USS Beale DD/DDE 471 (Aug-Ormond Beach, FL) Robert Taylor, 603 Center St., Ormond Beach, FL 32174 (904) 676-7406

USS Blackin SS 322 (Sept-Kissimmee, FL) John Schwartz, 1069 Clubhouse Blvd., New Smyrna Beach, FL 32168 (905) 427-1912

USS Blue DD 387/744 (Sept-Kansas City, MO) Ray Boone, 114 Mabelene Dr., Box 84, Gallipolis, OH 45631 (614) 446-3729

USS Brown DD 546 (Sept-Omaha, NE) O.K. Poulson, 8619 Nicholas St., Omaha, NE 68114 (402) 391-4736

USS Chehalis AOG 48 (Sept-Louisville, KY) Charles Effinger, 4703 Lynn Lea Rd., Louisville, KY 40216 (502) 447-4198

USS Chester CA 27 (Sept-Reno, NV) Bill Burgess, Box 2669, Murphys, CA 95247 (209) 728-1333

USS Conklin DE 439 (Nov-Hickory, NC) Larry Eckard, Box 5145, Hickory, NC 28603 (704) 256-6274

USS Coolbaugh DE 217 (Aug-Baltimore) W. Bud Peck, 1212 S. 12th, Mt. Vernon, WA 98273 (206) 336-2754

USS Corson AVP 37 (Sept-San Diego) Leroy Casey, Box 348, Newhebron, MS 39140 (601) 694-2167

USS Craven DD 382 (Sept-Bloomington, IL) Lyon Lawrence, 41041 Baptist Church Rd., Lebanon, OR 97355 (503) 259-1879

USS Currituck AV 7 & VP Sqs. (Oct-Little Rock, AR) Ronald Curtis, 2954 Hilleman Ave., St. Louis, MO 63114 (314) 427-6140

USS Curtiss AV 4 (Sept-Rochester, NY) Harold Oliver, 1575 W. Valley Pky. #37, Escondido, CA 92025 (619) 741-7831

USS Daly DD 519 (Aug-Baltimore) Walter Johnson, 161 Boxford St., Lawrence, MA 01843

USS Diphda AKA 59 (June-Norfolk, VA) Tom Coogan, 21632 Chipmunk Trail No., Woodhaven, MI 48183

USS Dunlap DD 384 (Oct-San Diego) Cary Wright, 242 E. "J" St., Chula Vista, CA 92010 (619) 426-7268

USS Earl V. Johnson DE 702 (Sept-Newark, NJ) Edward Warrington, 4718 Marlie Cir. N.W., Cleveland, TN 37312 (615) 479-1853

USS Endicott DD 495/DMS 35 (June-Kansas City, MO) K.D. Wren, 11811 E. 60th St., Kansas City, MO 64133 (816) 356-4833

USS Estes AGC 12 (Aug-Estes Park, CO) Noah Joyner, 44 Longstreet Rd., Weldon, NC 27890 (919) 536-4283

USS Euryale AS 22 (Sept-St. Louis) Chuck Vitzhum, 9831 Tomahawk Tr., Coldwater, MI 49036 (517) 238-4962

USS Everglades AD 24 (Oct-Little Rock, AR) Ronald Curtis, 2954 Hilleman Ave., St. Louis, MO 63114 (314) 427-6140

USS Foote DD 511 (Sept-Orlando, FL) Wilbur Rogers, 12243 Brookshire Ave., Baton Rouge, LA 70815 (504) 275-9948

USS Franklin D. Roosevelt CVA 42, Catapult Crew (Oct-Mount Pocono, PA) George Jubinsky, 1115 Yorkshire Rd., Bethlehem, PA 18017 (215) 865-9485

USS Frederick Funston APA 89 (July-Morgantown, WV) Ted Thomas, 9745 Via Roma, Burbank, CA 91504 (818) 768-4852

USS Goshen APA 108 (Aug-Durango, CO) Pearl Davis, 1705 Garfield, Terre Haute, IN 47804 (812) 232-2127

USS Granville APA 171 (Sept-Reno, NV) Bob Blanding, 4559 Shawn Ct. N.E., Salem, OR 97305 (503) 393-8739

USS Hammann DD412/Gansevoort DD 608 (Oct-Canton, OH) Clyde Conner, Rt. 1, Box 1, Grafton, WV 26354 (304) 265-3933

USS John Q. Roberts APD 94 (Aug-Baltimore) D.F. Van Epps, 410 N. Main St., Dodgeville, WI 53533 (608) 935-3423

USS Kretschmer DE 329 (Nov-Las Vegas, NV) Dwane Robinson, 1032 Whildin St., Emporia, KS 66801 (316) 342-7305

USS Lacerta AKA 29 (Oct-Kinston, NC) David Humphrey, Rt. 7, Box 528, Kinston, NC 28501 (919) 527-9417

USS Lang DD 399 (Aug-Hyannis, MA) Courtenay Chase, Belmont Rd., Box 505, W. Harwich, MA 02671 (508) 432-1296

USS LCS (L) 15 (Aug-Charleston, SC) Harold Kaup, 289 41st St. N.E., Cedar Rapids, IA 52402 (319) 363-1708

USS LCS (L) 358, Flot. 22 (Aug-Springfield, MO) Paul

Moore, Rt. 2, Box 180A, Nixa, MO 65714 (417) 725-1784

USS LCS (L) 88 (May-Cincinnati) Arthur Martin, Box 161, Marshallville, OH 44645 (216) 855-3131

USS Little DD 803 (May-Las Vegas, NV) Frank Whall, 50 Maple St., Norfolk, MA 02056

USS LSM 203 (Pac./WWII) (May-Grand Rapids, MI) Woward Wooldridge, 2363 Michigan N.E., Grand Rapids, MI 49506 (616) 459-4765

USS LSM 446 (USS Lancher YV2) (July-Milwaukee) Robert Weiss, 1330 S. Nebraska St., Horicon, WI 53032 (414) 485-2556

USS LSM 500 (Oct-Orlando, FL) Gilbert Ellington, Rt. 6, Box 462, Henderson, NC 27536 (919) 438-6530

USS LST 246 (Sept-St. Louis) George Becker, Box 274, Cleveland, MN 56017 (507) 931-6287

USS LST 279 (Sept-Harrisburg, PA) Howard Lightner, Rt. 1, Box 248, Loysville, PA 17047 (717) 789-3476

USS LST 372 (Sept-St. Louis) John Michael, 11 N. Holly St., Perryville, MO 63775 (314) 547-6015

USS LST 487 (Oct-Baton Rouge, LA) W.H. Boyt, 9452 Corinth St., Baton Rouge, LA 70809 (504) 926-5449

USS LST 568 (Sept-Nashville, TN) William Ellis, 521 Broadmeadow Rd., Rantoul, IL 61866 (217) 892-2462

USS LST 603 (June-Seneca, IL) Ray Thompson, 3637 N. Hoynes Ave., Chicago, IL 60618 (312) 525-9068

USS LST 654 (Sept-Hickory, NC) Hubert Mathes, Rt. 2, Box 553, Hudson, NC 28638 (704) 728-9179

USS LST 663 (Including Families) (Sept-Cape Cod, MA) John McCarthy, 15 Chestnut St., Groveland, MA 01834 (508) 372-8651

USS LST 683 (June-Lancaster, PA) John Shulo, 21 S. Beech Rd., Plains, PA 18705 (717) 822-3001

USS LST 699 (Sept-St. Louis) Oren Knapp, 77 Oneida St., Oneonta, NY 13820 (607) 432-1392

USS LST 702 (June-Roanoke, VA) George Hubbard, 3004 Spring Rd. S.W., Roanoke, VA 24015 (703) 774-5848

USS LST 735 (WWII) (Oct-Kissimmee, FL) Wiley Watkins, 21320 Brinson Ave., Hampshire House #104, Port Charlotte, FL 33952 (813) 629-7917

USS LST 805 (Sept) Bill Gladish, 33441 Willo Rd., Avon, OH 44011 (216) 937-5822

USS LST 851 (June-Seneca, IL) Sidney Zeilstra, 18906 Wildwood Ave., Lansing, IL 60438 (708) 895-6253

USS LST 993 (Sept-St. Louis) Emil Doroba, 6039 Granger Rd., Ashtabula, OH 44004 (216) 998-5131

USS LST Pharmacists Mates (Foxy 29) (Sept-St. Louis) Walter Wintsch, 114 E. Padonia Rd., Timonium, MD 21093 (301) 252-8290

USS Maddox DD 731 (Aug-Charleston, SC) Edwin Pirie, 7900 Wallace Rd., Dundalk, MD 21222 (301) 288-1531

USS Mahan DD 364 (Sept-Reno, NV) W.A. Sumner, Box 4, Tahoe City, CA 95730 (916) 583-5816

USS Manchester CL 83 (Sept-Long Beach, CA) Paul Huffman, 4415 Brookhaven Ave., Louisville, KY 40220 (502) 459-3260

USS Mattaponi (Oct-Painesville, OH) Elmer Long, 6528 State Rt. 105, Pemberville, OH 44350 (419) 352-1333

USS McKee DD 575 (July-Ft. Wayne, IN) Dan Hensinger, 4223 Butler Rd., Ft. Wayne, IN 46808 (219) 483-3473

USS Melville AD 2 (July-Idaho Falls, ID) Jesse Woodruff, Box 2484, Key West, FL 33045 (305) 296-2687

USS Melvin R. Newman DE 416 (Aug-Baltimore) Ernest Delchgraber, 219 Kuethle Rd., Glen Burnie, MD 21061 (301) 766-1740

USS Neal A. Scott DE 769 (Aug-Baltimore) Val Swegel, 1300 E. Mercer, Seattle, WA 98102 (206) 324-6816

USS Omaha CL 4 (Sept-Kissimmee, FL) George Moore, 504 Ponderosa Dr., St. Cloud, FL 34769 (407) 892-2346

USS Ommoney Bay CVE 79, VC 75 (Sept-Baltimore) W.J. Dunne, 809 Murchison Dr., Millbrae, CA 94030 (415) 697-7964

USS Pasadena CL 65 (Sept-Norwich, CT) William Muller, Box 462, Drayton Plains, MI 48020 (313) 674-1518

USS Patapsco AOG I/USS Conserver ARS 39 (Phoenix, AR) Otis West, Box 325, Newbern, TN 38059 (901) 627-2236

USS PC 490 (Sept-Pittsburgh) Oscar Fisher, 5694 Sherwood Forest Dr., Akron, OH 44319 (216) 882-6208

USS Petrof Bay CVE 80 (Sept-Charleston, SC) William Kluck, 3317 S. Coltrane, Edmond, OK 73013 (405) 341-8585

USS Pitt APA 223 (July-Tulsa, OK) C.E. Hess, 104 N. Sandusky Ave., Tulsa, OK 74115 (918) 838-0883

USS Princeton CVL 23 (WWII) (Sept-St. Louis) Sam Minervini, 251 Marlboro Rd., Wood Ridge, NJ 07056

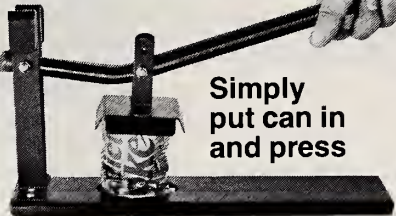
USS Quincy CA 39 (1936-42) (May-Orlando, FL) Grady Mesimer, 1525 Mercury St., Merritt Island, FL 32953 (407) 453-6760

USS R.B. Anderson DD 786 (1945-47) (July-Algona, IA) Ted Hoover Jr., RR, Box 213, Titonka, IA 50480 (515) 928-2256

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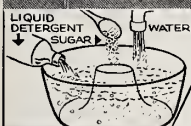
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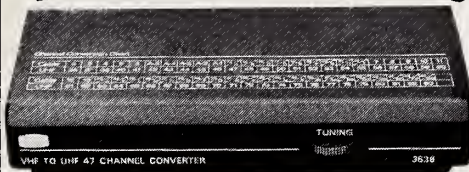
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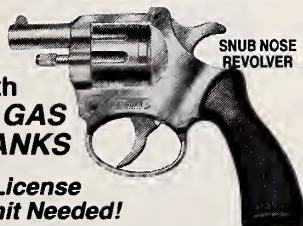
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USS Randolph CV/CVA/CVS 15 (Oct-Melbourne, FL) Walter Timmons, 785 Temple Ave., Orange City, FL 32763 (904) 775-3721

USS Redfin SS 272 (Sept-Kissimmee, FL) Paul Grant, 1437 S.E. 21st Ln., Cape Coral, FL 33990 (813) 574-1437

USS Regulus AF 57 (Oct-San Antonio, TX) Joel Collins, Rt. 5, Box 813E, Canyon Lake, TX 78133 (512) 899-3985

USS Reynolds DE 42 (Aug-Baltimore) Joseph McKenzie, 1016 Constantine, Three Rivers, MI 49093 (616) 279-5338

USS Rock SS 274 (Sept-Orlando, FL) John McLemore, Rt. 2, Box 305, Kemp, TX 75143 (214) 498-8873

USS S-13 (SS 118) (Sept-Kissimmee, FL) William Rothamel, 527 Bahama Dr., Indian Harbour Beach, FL 32937 (407) 777-5156

USS Sage AM 111 (Aug-Reno, NV) L.J. Roy, 11037 Thornberry Dr., Springhill, FL 34608 (904) 686-0495

USS Samuel S. Miles DE 183 (Sept-Nashville, TN) Charles Markham, 22311 Swan Rd., #311, South Lyon, MI 48178 (313) 437-5295

USS Sante Fe CL 60 (July-Santa Fe, NM) Dr. G.C. Trimm, 133 W. 18th St., Lake Charles, LA 70601 (318) 477-0755

USS SC 632 (Oct-Arlington, VA) Paul Wagner, 3515 N. Valley St., Arlington, VA 22207 (703) 536-8622

USS Seahorse SS 304 (Sept-Orlando, FL) Joe McGrievy, 7525 University Ave., La Mesa, CA 92041 (619) 460-4725

USS Shea DM 30 (WWII) (Sept-Jekyll Island, GA) Ernest Dyal, 1100 Williams St., McRae, GA 31055 (912) 868-6120

USS Sims DE 154/APD 50 (Sept-Charleston, SC) O.G. Percer, 5725 Court I, Birmingham, AL 35228 (205) 925-4766

USS Smalley DD 565 (June-Nashville, TN) James Batson, 1103 Drexel St., York, PA 17404 (717) 843-9685

USS Solace AH 5, H Div. (WWII) (Oct-Kissimmee, FL) William Adkins, 3887 Rim Creek Ln., Bartlett, TN 38135 (901) 377-8065

USS Sonoma AT 12 (1912-1944) (July-Sonoma, CA) Bob Mead, 421 San Luis Rey Rd., Arcadia, CA 91007 (818) 446-2759

USS Stevens DD 479 (WWII) (Sept-Allentown, PA) Richard Bond, Box 25, Newark, OH 43055 (614) 345-1041

USS Sturtevant DE 239 (Sept-Indianapolis) Neal Larson, Box 318, Bailey, CO 80421 (303) 838-4316

USS Suffolk AKA 69 (Sept-Rapid City, SD) T.R. Jacobson, Box 1030, Hot Springs, SD 57747 (605) 745-3096

USS Susan B. Anthony (Oct-Ft. Myers, FL) Earl Larose, 19394 Sun Air Ct., N. Ft. Myers, FL 33903 (813) 543-5341

USS Tacoma PF 3 (Sept-Reno, NV) Robert Purcell, 3585 Baxter Ave., Napa, CA 94558 (707) 252-7518

USS Tambor SS 198 (Sept-Kissimmee, FL) Thomas Lampley, 3876 S. Adams Rd., Ravenna, MI 49451 (616) 853-6986

USS Tattnall APD 19/DD 125 (Aug-Towson, MD) Tony DeMarco, 31 Buxton Ct., Vincentown, NJ 08088 (609) 859-1238

USS Thomas J. Gary DE/DER 326 (Aug-Lewisburg, WV) Ron Day, Rt. 1, Box 82, Heuvelton, NY 13654 (315) 344-8823

USS Underhill DE 682 (July-Annapolis, MD) Paul Adams, Main St., Box 417, Interlaken, NY 14847 (607) 532-4718

USS Walke DD 416 (Nov-Kansas City, MO) R.S. Wagner, 2305 N. 4th, Blue Springs, MO 64014 (816) 229-0734

USS Walker DD 517 (1943-69) (Sept-Niagara Falls, NY) Charles Schnell, 816 Ricewood Dr., St. Louis, MO 63129 (314) 487-4082

USS Warwick AKA 89 (May-Albuquerque, NM) Myron Carson, 3801 Mt. Rainier Dr. N.E., Albuquerque, NM 87111

USS Weber DE 675/APD 75 (Sept) Joe Retcho, 10710 Golfview Dr. S., Hollywood, FL 33026 (305) 436-2943

USS Wickes DD 578 (Sept-Las Vegas, NV) James Craven, 4986 E. Turner, Fresno, CA 93727 (209) 251-3984

USS William C. Lawe DD 763 (Oct-Baton Rouge, LA) Owen Turner, 14 Gordon Terr., Newton, MA 02158 (617) 969-8328

USS Williams DE 372 (Sept-Louisville, KY) Hamilton Conn, 211 Club Oak Ct., Louisville, KY 40223 (502) 244-8200

USS Willis DE 395 (Oct-Nashville, TN) John Gay, 791 Paul Birch Dr., Box 28, Crownsville, MD 21032 (301) 923-2280

USS Winged Arrow AP 170 (June-Seattle) Raymond Meyer, 206 N.E. Elm, Greenfield, IA 50849 (515) 343-7130

USS Wright AZ/AV 1, CVL 49, CC 2 (Sept-San Diego) M.L. Johnson, 1930-54 W. San Marcos Blvd., San Marcos, CA 92069 (619) 727-3573

USS YMS 118 (July-St. Louis) M.D. Hayes, 412 4th St. E., Tracy, MN 56175 (507) 629-4851

USS Zellars DD 777 (Sept-Indianapolis) Charles Farnley, 5560 W. Ralston Rd., Indianapolis, IN 46241 (317) 856-6145

VB 5, CV 10/13 (1943-45) (Sept-San Diego) D.H. Stegner, 800 Cabrillo Ave., Coronado, CA 92018 (619) 435-5967

VF 84/61/5B/17 (Jolly Rogers) (June-NAS Oceana, VA) LCDR Tom Bauer, NAS Oceana, Virginia Beach, VA 23460 (804) 433-5345

VN 14, VO/VCS/VPB 15 (1941-44) (Oct-Orange Park, FL) Gerald Lahay, 1493 Cladiolus Ave., Orange Park, FL 32345 (904) 264-6083

VP 11(F), 1936-39, VP 54/51, VB/VPB 101, PATSU 1-2, CASU (F) 56 (Odin Grp.) (Sept-Charleston, SC) John Lemley, 340 Locust St., Huntington, WV 25705 (304) 523-6208

VP 83, VB/VPB 107 (Sept-San Diego) P.G. Richter, 7795 Highgate Ln., LaMesa, CA 92042 (619) 697-2295

VPB 13/VPB 15, PB2Y (Oct-Lafayette, LA) Joe Kilchrist, 214 Vancouver Dr., Lafayette, LA 70507 (318) 235-8857

VPB 147 (Oct-Pensacola, FL) Hiram Hill, 52 Woodridge Dr., Murrelesboro, NC 27855 (919) 398-3853

VPB 19/VP 24 (WWII) (Sept-Chicago) Lee Dalton, 5058 Marathon Dr., Madison, WI 53705 (608) 238-1994

VS 892, TBM Sq. (Sept-Seattle) Don Porter, 7103 34th N.W., Seattle, WA 98117 (206) 783-0463

WAVES (NAAS Whiting Field, FL) (Oct-Baltimore) Catherine O'Keefe, 56 W. Elizabeth Ave., Bethlehem, PA 18018 (215) 867-7817

WAVES (Wash. DC/Hawaii/WWII) (July-Divernon, IL) Betsey Murphy, 927 S. 1st St., Divernon, IL 62530 (217) 628-9030

Marines

2nd Bn., 5th Rgt., 1st Div., Easy Co. (1951-52) (Sept-Las Vegas, NV) Bart Dauberman, 301 Clearwater Dr., Goose Creek, SC 29445 (803) 553-4677

3rd Barrage Balloon Sq. (1942) (Oct-Wilmington, NC) Robert Herbst, 19 Shannon Ridge Rd., Danbury, CT 06810 (203) 748-9061

4th Amph. Tractor Bn. (WWII) (Aug-Omaha, NE) John Benedict, 26741 N. Shore Dr., Beloit, OH 44609 (216) 525-7401

4th Inf. Bn. USMCR, B Co. (Aug-Duluth, MN) Cameron Himebaugh, 1519 Blvd. Pl., Duluth, MN 55811 (218) 728-4576

5th & 14th Defense Bns. Assn. (WWII) (Oct-Wilmington, NC) Hiram Oullin, 218 Spring Valley Ct. S.W., Huntsville, AL 35802 (205) 881-6875

19th Mar., 3rd Div., A Co. (Oct-White River Jct., VT) Raymond Withington, Box 72, North Hartland, VT 05052 (802) 295-3511

All Marines & Persons Attach. or in Support of Marine Units (Aug-Youngstown, OH) W.R. Simon, 2268 Innwood Dr., Youngstown, OH 44515 (216) 792-0003

Force Recon. Assn. (Aug-Dallas) R.D. Williams, 993 S. Santa Fe Ave., Ste. C, Vista, CA 92083 (619) 941-1098

MAWS-11 (Kume Shima) (Sept-Dayton, OH) Joseph Nowak, 5910 Warren Rd., Ann Arbor, MI 48105 (313) 663-0274

Peieli Survivors (Fall-Washington) Bill Snow, 4616 Sabelle Ln., Ft. Worth, TX 76117 (817) 838-3323

Air Force

1st Air Commando Assn. (May-Ft. Walton Beach, FL) Bill Johnson, Box 445, Destin, FL 32541 (904) 654-5032

3rd Emer. Rescue Sq., 5th AF (Sept-Toledo, OH) Joseph Horvath, 515 Paine Ave., Toledo, OH 43605 (419) 693-6422

4th/6th Tac Air Comm. Sqdns. (WWII) (Aug-Columbus, OH) George Binkley, 1992 MacKenzie Dr., Columbus, OH 43220 (614) 457-6516

11th Airdrome Sq., 13th AF (Sept-Evansville, IN) Chet Sahlin, 631 S.W. 1st Ave., Forest Lake, MN 55025 (612) 464-3004

20th Combat Mapping Sq. (Sept-Virginia Beach, VA) David Eloff, 13850 Tulane, Brookfield, WI 53005 (414) 784-3946

21st Air Dpt. Grp./BAD 1 (WWII) (Sept-Van Wert, OH) James Campbell, 20 Chelsea St., Staton Island, NY 10307 (718) 984-2362

27th ATG, 310th/311th/312th Ferrying Sqs. (ETO)

(Sept-Gatlinburg, TN) Rocky Bravo, 2712 N.W. 64th St., Oklahoma City, OK 73116 (405) 843-4480

34th Air Depot Grp. (WWII) (Sept-Kansas City, MO) Nolan Price, 12318 W. 61st St., Shawnee, KS 66216 (913) 631-8890

38th Bomb Grp. (Sept-Dayton, OH) Robert Lamb, 2433 Glenheath Dr., Kettering, OH 45440 (513) 298-1924

45th Serv. Gr., 5th AF, HQ & HQ Sq. (WWII) (June-Schofield, WI) LeRoy Burns, 2109 Partners Ln., Schofield, WI 54476 (715) 359-2469

46th Troop Carrier Sq., 317th T.C. Grp. (Sept-Columbus, OH) Richard Brown, 509 Clay St., Carey, OH 43316 (419) 396-3059

49th Air Depot Grp. (WWII) (Nov-San Antonio, TX) Howard Caylor, 211 Ivy Ln., Boerne, TX 78006 (512) 249-9256

68th Air Serv. Grp. (Oct-New Orleans) Richard Force, 3145 Purdom Dr., Jacksonville, FL 32223 (904) 262-0446

86th Ftr. Bomb Grp. (WWII) (Oct-Little Rock, AR) Gilbert Hurt, 4920 Montcrest Dr., Chattanooga, TN 37416 (615) 344-6077

305th Bomb Grp., 8th A.F. (Chelveston/WWII) (Sept-Dallas) Abe Millar, Box 757, Sanger, TX 76266 (817) 458-3516

314th Troop Carrier Sq. (Oct-Reno, NV) Bernie Carmin, Box 44, Marion, IN 46952 (317) 664-7851

315th Trp. Carrier Grp. (Sept-Norfolk, VA) Bob Cloer, 1417 Valley View Dr., Yuba City, CA 95993 (916) 674-3681

367th Ftr. Grp. Assn. (Oct-King of Prussia, PA) Harold Chait, 356 Auburn St., Whitman, MA 02382 (617) 447-3920

369th Service Grp., 20th AF, HQ (Guam) (Sept-Dayton, OH) Landis Ickes, Box 252, Osterburg, PA 16667 (814) 276-3629

376th Heavy Bomb Grp. Assn. (Sept-St. Louis) Dick Schoenthal, 366 Shoreline Place, Decatur, IL 62521 (217) 422-9244

434th Ftr. Sq., 479th Grp. (Sept-Fairfax, VA) Milan Stanovich, 8910 Harrivan Ln., Fairfax Station, VA 22039 (703) 690-1843

435th T.C. Grp., HQ (WWII) (Sept-Portland, OR) Gene Fosburg, 1678 Woodbine Cir. S., Galesburg, IL 61401 (309) 342-5456

437th Troop Carrier Grp. (Sept-Portland, OR) Robert Maycan, 360 Walker Ave., Greenacres City, FL 33463 (408) 965-1145

460th Ftr. Sq. (Oct-San Antonio, TX) Tom Stenger, 4110 Deer Top, San Antonio, TX 78217 (512) 656-6089

464th Bomb Grp. (H) (May-San Antonio, TX) Robert Weinberg, 2229 Creek Dr., Kerrville, TX 78028

483rd Bomb Grp. (H) (WWII) (Sept-Buffalo, NY) John Berlin, 800 Ferry St., #1B, Buffalo, NY 14222 (716) 886-1882

559th Bomb Sq., 387th Bomb Grp. (M) (WWII) (Sept-Huntsville, AL) Pasquale Razzano, 75 Fallen Timbers Trail, Rockaway, NJ 07866 (201) 328-4130

560th, 561st, 562nd S.A.W. Bns. (Oct-Huntsville, AL) Lee Cordell, 2830 Brighton Ct., Westchester, IL 60154 (708) 562-1520

601st TCS (1946-50) (Aug-Little Rock, AR) Harry Ambrose, 1719 Stewart Rd., Little Rock, AR 72211 (501) 821-3509

926th Signal Bn. (sep) TAC (Aug-Nashville, TN) H.A. Turner, Box T, Blue Ridge Summit, PA 17214 (301) 241-3162

1127/1400 MP Cos. (S.W. Pacific/WWII) (July-Williamsburg, VA) Frank Farina, 18 Oriole Pl., Clementon, NJ 08021

Air Forces Escape & Evasion Society (May-Memphis, TN) John Spence, 1565 Vinton Ave., Memphis, TN 38104 (901) 276-8013

BAD 2 Assn. (England) (Oct-New Orleans) Tom Miller, 5549 S. Afton Pky., Baton Rouge, LA 70806 (504) 926-0534

Burtonwood Assn. (England) (Oct-San Antonio, TX) Bill McManus, 318 Whitecliff, San Antonio, TX 78227 (512) 674-9439

CBI Himalayan Flyers (Sept-Dearborn, MI) Paul Pauline, 13249 Backus St., South Gate, MI 48195 (313) 282-4146

P-47 Thunderbolt Pilots Assn. (May-Norfolk, VA) Bob Richards, Box 3299, Topsail Beach, NC 28445 (919) 328-8781

Air Force

3rd Hosp. Grp., 7510th Hospital (Winpole Pk, England) (Oct-Las Vegas, NV) Rowland Garver, 182 E. 5th St., Peru, IN 46970 (317) 473-7184

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13th Bomb Sq. (Korea) (Oct-Tucson, AZ) William Ricketts, 11650 E. Calle Aurora, Tucson, AZ 85748 (602) 885-1438

27th Ftr. Bomb Grp. (Oct-San Antonio, TX) Lowell Smith, 166 Sorento Dr., Leitchfield, KY 42754 (502) 242-7868

30th Mbl. Reclaim. Repair Sq., 9th AF (Sept-Lima, OH) Glenn Corder, 415 E. Smith, McAlester, OK 74501 (918) 423-4648

32nd T.C. Sq. (Oct-New York) Fred Wagner, Box 212, Chester, NJ 07930 (201) 879-5296

36th A.D.G. Supply & HQ Sq. (Oct-Nashville, TN) Peggy Fortner, 741 George Town Rd., Nashville, TN 37205 (615) 352-4688

75th Air Dpt. Wing (1952-56) (Sept-Harrisburg, PA) Warren Street, 2805 Winslow St., Irving, TX 75062 (214) 255-9096

92nd Airdrome Sq. (Oct-Las Vegas, NV) Larry Kabat, 1001 Woodlawn Terr., Madison, FL 32340 (904) 973-2306

92nd Periodic Maint. Sq. (1951-55) (Sept-Brown County, IN) Paul Schade, 553 School St., St. Marys, PA 15857 (814) 834-2095

95th Bomb Grp. (H) (WWII) (Oct-Ft. Lauderdale, FL) David Dorsey, 125 Clark St., Clarks Green, PA 18411 (717) 587-2290

97th Bomb Wing (1946-59) (Sept-Orlando, FL) C.W. Seymour, 5365 Monterrey Rd., Crestview, FL 32536 (904) 682-5988

301st Vets Assn. (Sept-Dayton, OH) Charles McKeag, 327 Johnston Rd., Gahanna, OH 43230 (614) 475-5451

303rd Air Refueling Sq. (Sept-Colorado Springs, CO) Troy Hanson, 1033 Garlock Ln., Colorado Springs, CO 80918 (719) 598-3787

315th Air Serv. Grp. (N. Africa/Sicily/Italy/China/WWII) (Sept-Philadelphia) William Lloyd, 38102 Delaire Landing, Philadelphia, PA 19114 (215) 637-8285

323rd Service Sq. (Oct-Albany, GA) W.J. Barfield, 1907 Pineknoll Ln., Albany, GA 31707 (912) 432-1470

339th Ftr. Sq. (WWII/1947-58) (Oct-Dayton, OH) Richard Cowles, 745 Harrison, St., Belding, MI 48809 (616) 794-2083

364th Ftr. Grp., 8th A.F., Support Units. (WWII/England) (Sept-St. Louis) Dan Leftwich, 6630 Caldero Ct., Dayton, OH 45415 (513) 890-3641

374th Food Sv. Sq. (1951-54) (June-Greensboro, NC) Travis Bray, 5514 Robinridge Rd., Greensboro, NC 27410 (919) 294-4543

388th Bomb Grp. Assn. (Sept-Anaheim, CA) Edward Huntzinger, 1925 S.E. 37th St., Cape Coral, FL 33904 (813) 542-4807

401st Bomb. Grp. Assn. (H) (Sept-Portland, OR) Ralph Trout, Box 22044, Tampa, FL 33622 (813) 961-0367

523rd Ftr. Bomb Sq. (Sept-New Orleans) C.W. Ferguson, 4017 Academy Dr., Metairie, LA 70003 (504) 455-1553

633rd Combat Spt. Grp., 7th AF (1967-70) (July-Bowling Green, KY) John Reiley, Box 724, Melrose, MA 02176 (617) 322-0496

RAAF/WAFB Vets (Sept-Roswell, NM) RAAF/WAFB Vets Assn., Box 8092, Linda Vista Sta., Roswell, NM 88201

WWII Flight Nurses Assn. (May-Melbourne, FL) Ethel Cerasale, 463 Port Royal Blvd., Satellite Beach, FL 32937

Coast Guard

Bering Sea Patrol Vets Assn. (Oct-Reno, NV) Maurice Kambar, 1815 N.W. 201st St., Seattle, WA 98177

USCG LST 20 (Sept-St. Louis) Hartley Loertscher, W. 251 Loertscher Rd., Shelton, WA 98584 (206) 426-4955

USCGC Woodbine (Aug-Grand Haven, MI) Dave Maynard, 8450 Belle Vernon Dr., Novelty, OH 44072 (216) 338-1241

USS Brunswick PF 68 (Oct-Louisville, KY) Richard Thomas, 1856 Ridgeway Dr., Clearwater, FL 34615 (813) 461-3278

USS Callaway APA 35 (Navy Included) (June-Washington) R.L. Stambach, 4283-B Island Cir., Ft. Myers, FL 33919 (813) 481-0359

USS LST 168 (Sept-St. Louis) Fred Poweleit, 114 S. Main St., Lake Mills, WI 53551 (414) 648-8055

USS LST 829 (Sept-Houston) Ennie Hickman Jr., 822 Lyngrove Dr., Houston, TX 77038 (713) 447-2370

USS Poole DE 151 (July-Baltimore) Donald Macchia, 258 Spruce St., Bloomfield, NJ 07003 (201) 748-0731

USS Untown PF 65 (Sept-Nashville, TN) Robert Peterson, 1008 Sunset Dr., Pocahontas, IA 50574 (712) 335-4204

Miscellaneous

1374th E.P.D. Co. (Oct-Williamsport, PA) Hugh Rhodes, 208 Keene Ave. No., Estill, SC 29918 (803) 625-3741

Alabama Vietnam Vets (May-Anniston, AL) Ken Rollins, Box 5345, Ft. McClellan, AL 36205 (205) 235-7302

American EX-POWs/W. VA (June) Thomas Mathews, 4 E. Wilford St., Grafton, WV 26354 (304) 265-2031

Anzio Beachhead Vets (WWII) (Oct-Mobile, AL) Allan Rossel, 52 Valley Rd., Port Washington, NY 11050 (516) 883-7121

Iowa Basha of CBI (Oct-Clear Lake, IA) Marvin Boyenga, 610 S. Tennessee Place, Mason City, IA 50401 (515) 423-9367

Kentucky Vietnam Veterans (July-Louisville, KY) B. Kirschbaum, Box 4884, Louisville, KY 40204 (502) 426-7966

Korean War Veterans Assn. (Oct-Phoenix, AZ) Jim Bork, 3301 W. Encanto, Phoenix, AZ 85009 (602) 272-2418

SACO (Sept-Gulf Shores, AL) Slim Gilroy, 6108 Zeigler Blvd., Mobile, AL 36608 (205) 343-0153

COMRADES IN DISTRESS

Readers who can help these veterans are urged to do so. Usually an eyewitness statement is needed in support of a VA claim.

Notices are run only at the request of American Legion Service Officers representing claimants, using Search for Witness Forms available only from State Legion Service Officers. Please contact CID (number). The American Legion Magazine, P.O. Box 1055, Indianapolis, IN 46206

Service Btry., 2nd Bn., 36th Arty. Dennis Duane Friday needs witnesses to verify a claim that while stationed at Ft. Sill in Aug. 1966, he suffered from vision problems when changing sites during night wargame exercise. Contact CID 1245.

303rd Engrs. William J. Jelinek needs witnesses to verify a claim that while stationed at Ft. Belvoir in May 1943, he twisted his left knee while on training exercise. Contact CID 1246.

SS Peter Trimble Rowe John Marjamaa needs witnesses to verify a claim that while aboard ship in March 1944, he injured his right leg and knee when he jumped out of #1 gun tub and landed on some howsers. Contact CID 1247.

B Co., 2nd Heavy Tank, APO 39 Robert W. Smith needs witnesses to verify a claim that while stationed at Kirchgoens, Germany, he was injured when a steel pot fell off the tank causing him to be taken to the hospital to have stitches in his head. Contact CID 1248.

7th Inf. Div., 15th AAA, D Btry. John F. Lenhart needs witnesses to verify a claim that while stationed in Korea in Sept. 1952, he injured his back while building a communication bunker. Contact CID 1249.

Btry. A, 691st F.A. Vito A. Giannandrea needs witnesses to verify a claim that while stationed at Roermond or Venlo, Holland on March 15, 1945, he suffered injury to his left knee, neck and hearing loss from a mine explosion. Contact CID 1250.

Co. A, 1st Med. Tank Bn., 35th Arm'd Div. Eric Jon Peterson needs witnesses to verify a claim that while stationed at Erlangen, W. Germany in Aug. 1959, he suffered hearing loss while on tank duty. Contact CID 1251.

USS Macon CA 132 Joseph V. Roberts needs witnesses to verify a claim that while aboard ship in 1945, he was carrying a 5 gal. pail of oil to clean the guns on the upper deck when he fell to the lower deck. Contact CID 1252.

TAPS

Anthony Constantine, CT Department Vice Commander (1984-85; 86-87; 88-89).

Dr. Penn Crum, OR Department Commander (1944-45).

Ernest E. Ledoux, NH Department Commander (1978-79), Department Vice Commander (1974-75).

Phillip Robert McBride, OH Department Commander (1967-68), Department Vice Commander (1965-67).

David Thomas Minto Sr., PA Department Commander (1972-73), Department Vice Commander (1964-65).

Ray C. Stiles, IA Department Commander (1960-61).

MEMORIALS

Continued from page 20

for November 1992.

"Hopefully, a design will be chosen by 1991," Hellinger said. "But we still need about \$2 million to complete the project."

Send donations to the Vietnam Women's Memorial Project, Suite 710, 2001 "S" St. N.W., Washington, D.C. 20009.

WOMEN IN MILITARY SERVICE MEMORIAL

So far, 15,000 names have been submitted to the Women in Military Service Memorial computer bank, and \$1 million has been raised for the project. But another \$19 million is needed to complete construction and ensure upkeep of the memorial.

The Women in Military Service for America Memorial Foundation Inc. selected a design that uses the Hemicycle outside the Memorial Gate entrance at Arlington National Cemetery. The memorial includes 10 triangular glass prisms on top of the Hemicycle, new stairways and an education center with the computer bank of names, photographs and anecdotes from women who have served in the military.

In 1986, Congress authorized the foundation to construct a memorial to recognize women's contributions to the U.S. armed forces. The design has yet to be approved by the appropriate memorial planning committees in Washington, D.C., but foundation officials have planned for a November 1992 dedication.

Send donations to Women in Military Service Memorial, Dept. 560, Washington, D.C. 20042-0560.

WWII MEMORIAL

Although still working its way through Congress, a proposal for a memorial to honor WWII veterans has been approved by the House Veterans' Affairs Committee. The Legion supports congressional approval of this memorial through Res. 213, passed at the 1988 Louisville National Convention. And according to Legion officials in Washington, the WWII memorial project will most likely receive congressional approval by the end of the year.

Updates on these and other memorials which may be granted federal approval will appear in the May and November issues of this magazine each year.

Did You Make This Mistake In Writing Your Will?

Did you know that writing a Will is one of the biggest mistakes we can make?

It's true!

A Will doesn't protect our loved ones against paying huge fees to lawyers, executors and courts for even the smallest estate. Probate alone can slice up to 10% or so from an estate and take months or years for final settlement.

In fact, the only thing worse than having a Will is the nightmare that's created when you have no Will at all.

Because then the State steps in to decide who gets our assets -- our bank account, home, car, valuables, other possessions. Money we've worked so hard to earn is gobbled-up by court and legal fees before our heirs ever get one penny.

What can the average wage earner do to avoid the financial headaches of a Will? Plenty.

Today, under current Federal and State laws anyone can eliminate costly legal and court fees with a little-known, simple legal paper called a Living Trust. And you don't have to be rich to enjoy its benefits.

A Living Trust has been praised by our nation's leading financial planners, and reported in publications such as The Wall Street Journal, Money Magazine, Business Week and others because:

- It eliminates the costly and lengthy probate process. The estate goes directly to your heirs without going through the courts.
- It eliminates the need for an attorney and legal fees that cut your estate. Does away with all court costs, too.
- It gives you complete control of your estate to make sure that all your wishes are carried out.
- A Living Trust is revocable, which means that you can change your mind at any time about who is going to receive your assets.
- It gives you the right in most cases to name yourself as a trustee, and your spouse or someone else as a co-trustee. Plus the right to change trustees at any time.
- If you own out of state real estate, like a vacation house or cabin, you can save a bundle by avoiding the need for probate in a second state.
- Unlike a Will where your finances and everything you own is a matter of public record for anyone to see. A Living Trust is secret.

The Wall Street Journal reported that it takes two years to complete the average probate in California. The article also stated that since a Living Trust is much faster, cheaper, and more private than settling a Will, there are many advantages to using a Living Trust instead of just a Will.

And Business Week reported that many people are using a Living Trust instead of a Will to reduce the possibility of heirs fighting over your estate.

You must never forget that a Will must be probated and the fees for the probate lawyer and executor -- not including court fees -- range from 6% to 10% and are paid before any of your heirs receive their inheritance. That can take a big chunk out of even the smallest estate when attorneys charge anywhere from \$60.00 to \$150.00 an hour or more!

Look what happened to Martin Quiler's estate:

- Quiler left a \$61,581.32 estate to his son. The son had "Dad's Attorney" sell the family home and handle probate. The cost? The attorney pocketed \$3,895 in direct fees and paid thousands of dollars in expenses. When he got through the estate had shrunk by over \$20,000.00!
- Karl Dock didn't have much to leave his four children at his death. After the cost of settling final expenses, guess what? Probate left Karl's estate flat broke.
- R.L. Roberstone thought his will would get his \$158,000 estate safely to his heirs. He didn't know his attorney would get almost \$6,500.00 for services and that thousands more would vanish through probate.

The pity of it all is that these people could have avoided having large bites taken out of their hard-earned property by using a Living Trust. They could have passed every cent to their loved ones without squandering money on probate.

If you think a Living Trust is only for millionaires --- you couldn't be more wrong. Whether you earn \$25,000 or \$100,000 a year -- and whether your assets are huge or small -- a Living Trust will save you money and increase the value of your estate. In fact ...

... on a percentage basis Living Trusts save more on small estates than large ones!

And you can save even more because

we have shown hundreds of thousands of people just like you how to do it themselves. It's simple.

The DSA Living Trust Kit was developed after much research with a team of legal scholars and practicing attorneys. It explains in easy-to-understand language how to set up your own Living Trust.

DSA's in-depth Trust Kit shows you how to prepare and file your own Living Trust. Complete step-by-step forms guide you to custom-tailor a legal trust to meet your special personal needs.

- Titles to your real estate, automobiles, boats, stocks, etc. are all safeguarded in your Trust.

Though DSA's exclusive Living Trust Kit will save you a small fortune -- and save your loved ones thousands of dollars later on -- we have kept the price especially low to enable everyone to benefit from it. Less than the cost of a good dinner out. We are so certain that you will find it invaluable that we insist you examine it on a 90-Day No-Risk Guarantee.

It's easy to get your Living Trust Kit. All you have to do is print your name and address and the words, "Living Trust" on a plain piece of paper. Send it along with your check or money order in the amount of \$19.95 plus \$2 handling or charge to your VISA/Mastercard by including account number and expiration date to: DSA Financial Publishing Corp. 708 - 12th Street N.W., Dept. W624, Canton, Ohio 44703. For even faster service, VISA/Mastercard only, call toll free 1-800-321-0888, Ext. W624.

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CREDIT CARDS

Continued from page 39

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Raymond Lopez, Tony T. Soto (1990) Post 42, Grand Canyon, AZ

Terrence Curtis, Nick Holloris (1989) Post 348, Cape Canaveral, FL

Alexander C. Coolman, James R. Hendrix, Clarence C. Meyer (1989) Post 350, Davenport, FL

Everett Vaughan (1989) Post 332, Rockton, IL

William E. Kaelin (1990) Post 229, Louisville, KY

Harvey R. Robertson, Charles C. Scudder (1989) Post 4, Baltimore, MD

Chester C. Lis Sr. (1990) Post 224, Easthampton, MA

James L. Beaudin, Peter N. Villemure (1990) Post 74, Newberry, MI

Frederick Larocque, William J. Powell (1989) Post 3, Nashua, NH

William B. Lang (1977), Louis J. Cochrane, E. Russell Gustafson (1978), Lorne D. Roberts (1980), George G. Schwob (1982), James R. Gustafson, Dempsey L. Knight (1983), Nelson G. McMillen (1984), Howard C. Lindstrom (1985), Thomas Glambelluca, J. Einar Gustafson, Imogene S. Howell (1987), George N. Dimas (1989) Post 149, Jamestown, NY

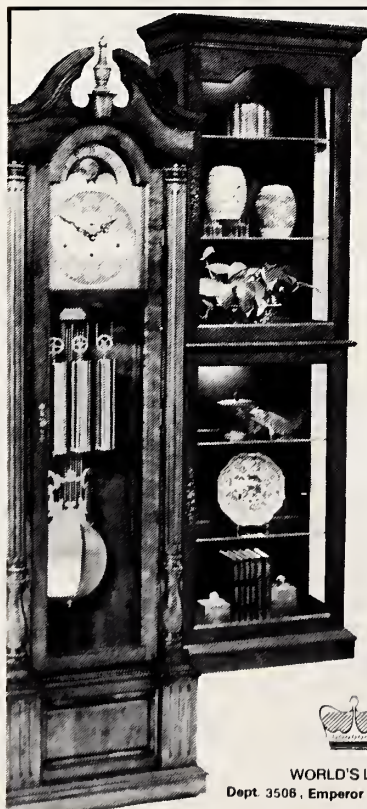
Deo Colburn, James Barry (1975), John Barry, Maxwell Bickford (1984), Harry Fregoe, John Jesmer (1986), George Martin (1988), Eugene Lee (1989) Post 326, Lake Placid, NY

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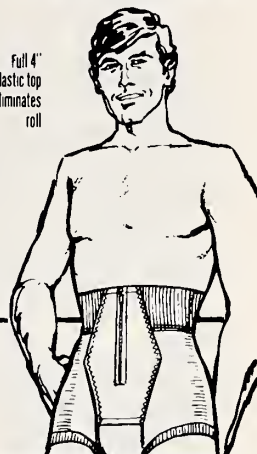
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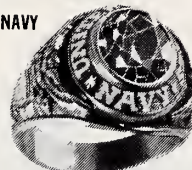


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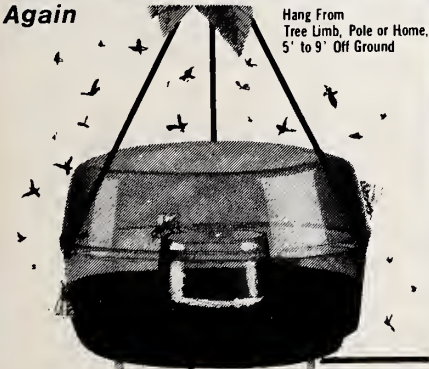


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SECRETARY DOLE

Continued from page 27

integration of services that will make shelter life unnecessary.

Q. Some data show that up to 25 percent of workers without jobs because of layoffs and bankruptcies are veterans, but veterans make up only 16 percent of the work force. Yet JTPA Title III, the Labor Department dislocated workers program, does not specifically target veterans. Can't we get more attention and funding for these veterans.

A. Dislocated workers are a pressing concern for the department and for society in general. And we do have a program to help dislocated workers, including veterans. The Economic Dislocation and Worker Adjustment Assistance program (EDWAA) provides more than \$900 million in special assistance, information, counseling and other services. Further, I have signed a Memorandum of Understanding with Secretary of Veterans Affairs Edward

Derwinski to assure that dislocated veterans are provided appropriate information and assistance under the EDWAA program. In addition, we recently wrote to all the governors requesting that they include a Disabled Veterans' Outreach Program (DVOP) Specialist or a Local Veterans' Employment Representative (LVER) on the rapid response teams required under EDWAA. We are gratified by their responses. We intend to emphasize the special needs of the dislocated worker during the year.

Q. In last September's address at The American Legion National Convention in Baltimore, you said the toughest challenge we face is expanding the number and quality of skilled workers in our increasingly high-tech society. What are you planning to do about this?

A. We have recently put in place a comprehensive plan to make the quality of our work force a national priority. Veterans are included throughout these plans. All segments of our society, not just government alone, must be a part of a new partnership dedicated to assuring that our workers are the most skilled in the world. As part of this effort to provide workers with skills industry needs, we will appoint a Secretary's Commission on Achieving Necessary Skills that will include top leaders from business, labor and education who will develop workplace competency guidelines. These guidelines will define skills that business and industry need to stay competitive in the world and that workers need to cope with new technologies.

A National Advisory Board on Workplace Training will be established to guide the expansion of workplace-based training, building on the apprenticeship approach successfully used in many industries. The board will focus on developing "portable credentials" which accredit and certify skills acquired by workers and needed by industry.

We plan to sponsor research and demonstration projects on ways to increase workplace training. This includes examining options to increase employer investment in training; reviewing existing incentives for both employer and employee-financed training; exploring new and innovative ways of organizing the delivery of training programs in the workplace, including models based on the apprenticeship concept; establishing a national Work Force Quality Clearinghouse to promote policies that meet employee needs; and conducting research on



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Accomplishment fits right into his game plan. "Special Olympics allows handicapped people to become involved in the community. I think that helps everyone."

Dedication is more than a goal. "Every time I see a little kid score a goal—he's so excited, and everybody else is running around, trying to give him high-fives—it's a grabbing feeling."

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child care needs and alternative ways of meeting such needs.

We will emphasize the importance of building a quality work force and give special recognition and awards to those firms and organizations that have developed exemplary approaches to training their workers. To accomplish this goal, the Department of Labor will create a national School-to-Work Conference of employers, unions and educators to explore options for improving how we assist non-college-bound youths in their transition to the workplace. And the department will institute The Secretary's Lift America Awards to recognize exemplary practices which upgrade the quality of the work force. Awards will be given in four categories: Business/School Partnerships; Innovative School-to-Work Projects; Skill Training/Literacy Programs; and Outreach Efforts.

Q. What can be done about the dropouts at the lowest end of the job spectrum—those who either won't or can't be educated and trained?

A. I will not accept the notion that young people who drop out of school won't be or can't be educated, and that we must consign them to the welfare rolls. We must assure that each and every youth will have the opportunity to receive the basic skills he or she needs to function effectively in tomorrow's job market.

The Education Summit in Charlottesville, Va., marked an important milestone in building a quality work force through a national education strategy. There was a palpable sense of conviction that some basic changes are needed in our education system, and I intend to work toward such changes.

Many youngsters, seeing little relevance between their day-to-day studies and eventual employment, drop out of school. We must provide them with a powerful incentive to complete their educations and offer the prospect of a clear path to employment. Therefore, we must better connect school and work. There are a range of different, proven school-to-work models which can be put in place. I plan to work with schools and employers to demonstrate a variety of approaches to the school-to-work transition process.

Q. Coming worker shortages as foreseen in your milestone Workforce 2000 report show we should do more to encourage employment of older workers. What incentives will you pursue to achieve this, and will the

Please turn to page 62

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SECRETARY DOLE

Continued from page 61

earnings limits under Social Security be raised?

A. It is important that all workers who choose to continue working, or must because of financial considerations, have the opportunity to remain in the work force. Older workers contribute to the success of American industry, not only as a resource for production, but also because of the maturity and experience they bring to the workplace. Increases in voluntary part-time work among older workers suggests that they are starting to reap some benefits from the slowdown in the numbers of youths entering the labor force. There also appears to be a continued tendency for older workers to move from full-time to part-time work.

We must find ways to enable older workers to remain in, or return to, the work force. This means encouraging employers and workers to mold new policies that will provide for longer employment and greater flexibility.

We are asking business and labor to help identify the most effective solutions to tapping the talents and skills of all Americans, including older workers. The Department of Labor will actively promote and disseminate exemplary employer efforts such as work-schedule modifications, home-based work, flexible benefit packages through a national work force quality clearinghouse.

While the issue of the earnings limit under Social Security is not within the purview of the Department of Labor, the Department of the Treasury has indicated that the administration cannot

see how the earnings test could be eliminated without significant short-term costs. Therefore, given current budget constraints, the administration cannot support elimination of the earnings test at this time.

Q. Unions represent a shrinking percentage of the work force. What kind of future do you see for organized labor in America?

A. The entering work force will be made up of greater numbers of women, minorities and immigrants. New jobs will require more education. These differences will affect the way unions organize. In fact, many have already changed the way that they appeal to and represent the changing work force. Unions have begun to stress work and family issues, such as child care, maternity leave and care for the elderly.

Additionally, because many immigrants entering our workplaces are not fluent in English, more outreach programs will be needed on the part of unions. One example is a coalition between the International Ladies Garment Workers Union (ILGWU) and New York City area garment manufacturers. The ILGWU has established a program to teach basic English to immigrants, who compose a majority of the garment industry's work force. This will allow them to participate more effectively in both the union and their workplaces.

I believe the predictions that unions will represent only 5 percent of the private work force by 2000 may be premature. Just as companies can and must re-examine their methods of operations to adapt to the changing world to remain competitive into the 21st century, so should their economic partners in the unions. ☐

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DEMOCRACY

Continued from page 29

simply by the sheer power of demonstrating what a free people can do with hard work and profit as an incentive. Hollywood movies, American-made rock 'n' roll, the affluence and bounty of U.S. supermarkets and consumer emporiums probably had more to do with people wanting democracy than any amount of rhetoric about a thousand points of light or the billions of dollars spent by Congress.

Freedom and human rights — the fundamental contract of the American people enforced by the Bill of Rights — didn't hurt either.

Finally, it would be nicer still to believe, that at the dawning of a new era of peace around the world, our government was leading the way with dynamic leadership and a new vision for the future. Americans should expect — demand — a bold and inspiring policy to match the revolutionary changes now transforming the face of Europe for those nations who are grasping to erect a structure of democracy over the fallen ruins of 40 years of dictatorial control.

For those who would emulate democracy and seek freedom, the United States has something of great value to share. At a minimum, the United States should offer economic assistance and incentives to struggling democracies. Pouring money on a problem with no strings attached seldom solves problems or gets to the people who need help. The United States should open markets to spur economic growth and healthy competition. Policymakers also must not overlook the cost of ignoring the struggle for democracy elsewhere, knowing that the bill must be ultimately paid when totalitarian systems have to be contained.

What could be a better investment for Americans than democracy? At least a portion of the peace dividend that the United States may gain from reducing the defense budget ought to be reinvested in a commodity that has been good for millions of Americans and to ensure the long-term health of democracy in nations all over the globe.

Who knows, just such a national mandate to promote democracy and the profit system could usher in not merely a decade of democratic awakening but a 21st century where for the first time in memory the majority of people have the opportunity to hold free elections. ☐

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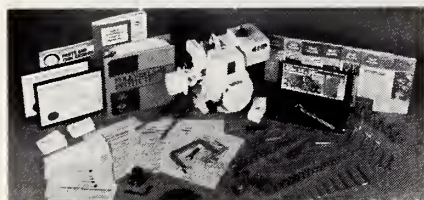
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JUGGLING ACT

Continued from page 33

the government will have borrowed \$229 billion from the Social Security trust funds. If this practice continues, the Old Age and Survivors Insurance trust fund and the Disability Insurance trust fund will be needed to pay current benefits, but these trust funds will have only government IOUs for trillions of dollars that already have been spent.

In the case of highway trust fund surpluses, many believe this money could be spent much more effectively in repairing and replacing the nation's deteriorating highways, bridges and other infrastructure projects, rather than being poured into many ineffective and wasteful special-interest projects.

Under the law, private businesses have to report interest expenses, J. Peter Grace, chairman of W.R. Grace & Co., said in a speech to the Economic Club of Detroit. The government, he charged, simply ignores "any interest owed in forming an essential part of government trust funds like Social Security and Civil Service Retirement."

The former head of the Grace Commission, which directed the President's Private Sector Survey on Cost Control that uncovered more than \$400 billion in government waste, said that if the government included the back interest owed to federal trust funds, the deficit of \$161 billion in 1989 increases to \$212 billion, \$51 billion or 31.7 percent more.

Shoving \$20 billion of the \$50 billion needed initially for the S&L bailout program back to 1989 and pushing \$30 billion off budget are equally dubious actions. Budgetary tricks played under GRH have been so flagrant that Hollings himself announced his "divorce" last June from the legislation he co-sponsored. In disavowing the law he helped draft, Hollings said, "It's a sham. This thing was intended as a sword, and it's being used as a shield. . . . It's a fraud. It's been totally debauched."

However, both Gramm and Rudman defend the way the law has worked. "We haven't done as good a job as I had hoped for," said Gramm. "We haven't had the fundamental reordering of priorities that I had hoped for. . . . [But] it is very important not to let the little, fuzzy cheating around the edges obscure the fact that the objective is a good one."

"It is working exactly as I thought it would work," said Rudman. "It's the only conceivable way that we have managed to cut the deficit, even with all the funny financing."

Independent observers, however, give GRH extremely low marks.

"It's worse than a failure. It's corroded the legislative process," Stephen E. Bell, former staff director of the Senate Budget Committee, told the *Congressional Quarterly*.

"It has taken most of the energy we should be devoting to important public-policy issues and given it over to creating accounting gimmicks and highly technical silliness to get around the GRH targets," Bell said.

The experience with GRH proves once again that the passage of a law establishing supposedly inviolable mandates can't change fundamentally dishonest and irresponsible management of the federal budget. For congressmen to rely on a law that puts the responsibility for enforcement of deficit reduction under the supervision of an automatic pilot is an abdication of their most important domestic duty — the prudent management of taxpayers' money. The failed GRH is an admission that our congressmen are either incapable or unwilling to govern. ☐

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BUSINESS

Continued from page 31

believe an idea is so hot that they've got to try it. Whatever their motives, they're charting a course fraught with negative—even scary—prospects.

No one knows the exact odds on a new business surviving, but some experts estimate about 50 percent fail in the first five years. But that figure may be misleading because many ventures are doomed after being launched with high hopes and little capital.

Still, the success stories are heartening. Some entrepreneurs can't seem to get enough. Having put one business into black ink, they start another. Paul Hawken was in the natural-food business when he noticed some broken tools in a supplier's pickup.

"I found myself thinking they wouldn't be in such sad shape if more American companies made better tools," Hawken said. Two years later, a man in England showed me a spade he's owned for 20 years. After that, my mind was preoccupied to the point I couldn't look at a bent trowel without thinking it didn't have to be that way." His obsession led to a mail-order catalog offering imported garden tools, and now that company is a more than \$20 million-a-year business.

But it takes more than a hot idea to chart a realistic course through the blinding glare of initial enthusiasm. And business counselors almost unanimously agree that good management is probably the key ingredient of success.

A study of 250 San Francisco companies showed that the overwhelming reason for failure was poor management. Often, people with great ideas don't have management or sales skills, and should seek help from financial and management-analysis consultants.

Hiring a savvy manager might be the best investment of all. Stanley Pinder, who started a business at 47 years old with \$500 borrowed on an old Kaiser auto, puts it this way: "At first you may be a one-man band, but eventually you'll have to decide if you want to be the band leader or play drums and let someone else lead."

A business plan is vital. Pinder suggested, "Write your idea down. If you can't write it down, you don't have an idea." The business plan will also become a measure of success.

Knottiest of problems is money.
Please turn to page 66

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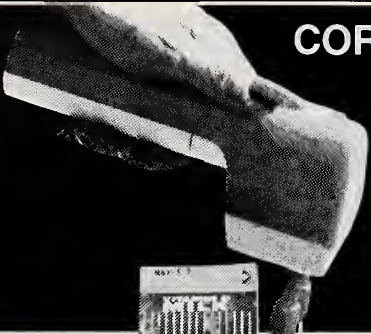
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BUSINESS

Continued from page 65

There's no sure-fire rule, but it's often best to last a year without dipping into business funds. Keep overhead to bare-bones levels, veteran entrepreneurs advise. Short-change yourself to meet commitments. Hang on to cash flow.

The phrase "venture capital" has a heartening ring, but the fact is that those who want to financially support start-ups focus on high-tech projects with high money-making potential. Many small-scale ventures have to rely on savings, generous relatives and grown-up children willing to work for minimum wage, or face that first solo flight without a parachute.

Entrepreneurs bound for success have a unique drive, said David Silver, author of the book *Entrepreneurial Megabucks*. "There's a courage that lifts them. In their own minds they say, 'Shoot at me, I'm going to win anyhow.'"

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That fits neatly with the observations of business consultant John Guthery: "The fledgling entrepreneur can be sure of only three things. You'll work harder than ever before. You'll see less money when you start. And you'll enjoy it more than anything you have ever done."

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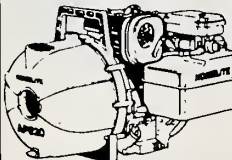
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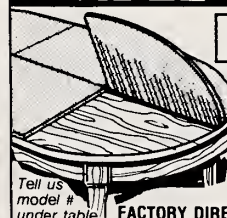


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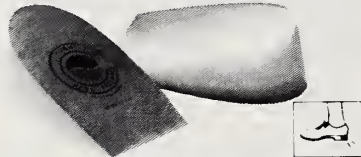
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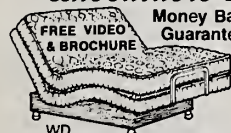
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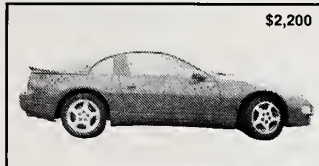
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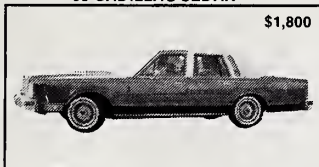
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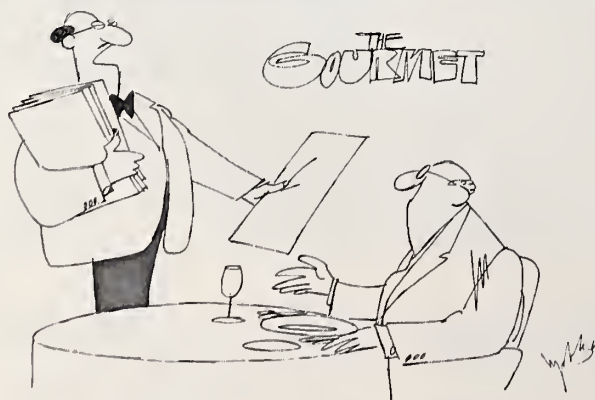
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